INNOVATIVE DYADIC RELATIONSHIPS:
A QUANTITATIVE AND QUALITATIVE ANALYSIS

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To my primary group

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The overall objective in this study is to examine the degree to which
couples who engage in heterosexual cohabitation are being innovative in
their attempt to fashion intimate dyadic relationships.   We undertake this
objective through analysis of two complementary data sets.   First, we compare
long-term cohabitors (those cohabiting with the same partner for a minimum
of four years), short-term cohabitors (those cohabiting with the same partner
for less than four years), and legally married respondents (married for a
minimum of four years) by analyzing data from the recently released National
Survey of Families and Households Wave 2, which includes measures of
couples' legal and residential arrangements and their relationship dynamics.
These long-term cohabitors have defied tradition by continuing to cohabit
apart from legal marriage for many years, illustrating innovation in the
development and maintenance of their relationships, and permitting their
conceptualization as being "informally married."   Second, we undertake an in-
depth analysis of the character of cohabiting unions by conducting

qualitative telephone interviews with partners in heterosexual couples who have obtained Domestic Partnership certificates. These certificates are a matter of public policy in several cities, and their function is to provide legal and social recognition to intimate cohabiting unions. That these couples have chosen this form of legitimizing their relationships as opposed to legally marrying suggests that they may also be innovative in the development and maintenance of their relationships, and may also be conceptualized as being "informally married."

The results of the quantitative data indicate that legal status generally does not impact on relationship quality (i.e., perceptions of equity, frequency of conflict, satisfaction, and concerns with dissolution), while the qualitative data indicate that most heterosexual couples obtain Domestic Partnership certificates as a stage towards marriage. However, those couples who reject legal marriage benefit from their certificates by achieving a greater balance between autonomy of the partners and bonding as a couple, thereby calling into question the uniqueness of legal marriage as a more or less permanent method of coupling. We illustrate how the theoretical, methodological, and substantive significance of this project contributes to our understanding of the extent to which cohabitation may become more parallel to legal marriage.

CHAPTER 1
INTRODUCTION

The overall objective in this study is to examine the degree to which couples who engage in heterosexual cohabitation are being innovative in their attempt to fashion intimate dyadic relationships. That is, to what extent are couples who avoid legal marriage attempting to define a new way of coupling that improves their intimate relationships? While the tremendous growth in the incidence and prevalence of heterosexual cohabitation since the 1960s is well-documented, and indeed has become common knowledge, why informal marriage has become an innovative way to fashion intimate dyadic relationships among some couples in the United States remains mysterious. Moreover, how these cohabitors are similar to and different from other couples in their relationship dynamics, such as their perceptions of fairness, frequency of conflict, and relationship satisfaction--indeed, in their feelings of individualism ("me-ness") and bonding as a couple ("we-ness") (Scanzoni, 1995)--is unknown. At an even more fundamental level, how these informally married couples have managed to stay together without the legal bond of marriage (and its corresponding sanctions on dissolution) and with pressure from others to conform to tradition has not been explored. Informal marriage is much more common in Scandinavia. Thus, research on these intimate dyads is largely confined to couples residing in those countries. While precise comparisons between the United States and Scandinavian countries are not possible, as cohabiting couples may be classified as legally married persons in some instances and single in others (Kamerman, 1995), patterns of

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childbearing indicate that informal marriage with children present is much more common in Scandinavia. For example, while nearly half of Swedish more women giving birth for the first time are unmarried (Gustaffson, 1995), most of these mothers are cohabiting with the child's father. Similarly, in Denmark, about half of children born to unwed mothers are living with both parents (Kamerman, 1995). In Finland and Norway, which have proportionately fewer unmarried mothers, most are also living with the child's father. The United States also has a lower proportion of unwed mothers (about one-quarter of all births are to unmarried mothers; McFate, Lawson, and Wilson, 1995), but it is much less likely that the mother is cohabiting with her child's father (Kamerman, 1995). Indeed, of all births to American unmarried women, only about one-fourth are to cohabiting couples (Bumpass, 1990). At any rate, despite definitional problems, it is clear that Scandinavian countries have a higher proportion of informally married couples with children. Furthermore, Scandinavia and the United States differ with regard to their demographic compositions and public policies on a variety of issues. Thus, the findings of the research that has been conducted in Scandinavia cannot be extrapolated to the United States. So, in undertaking an examination of this central issue, there are several main objectives. In this chapter, these objectives are introduced. We provide details on the theoretical justification and methodology employed later.

First, we explore how the unions of the informally married (that is, those innovative cohabitors who appear to be avoiding legal marriage) resemble and differ from those of other couple types. Do the relationships of the informally married differ from those cohabiting as a prelude to marriage or from legally married couples in some fundamental respects? For example, are the partners in one union type happier than those in other types? Are

certain couples less committed to their unions than are others as a function of their legal status? Do certain couples, again as a result of their relationship status, experience more conflict than do other couple types? Or are the relationship dynamics in the various unions so similar that all that distinguishes one type from another is their legal status? The answers to such questions are important, in that they may indicate the degree to which legal marriage may continue to dominate as the preferred dyadic arrangement. If informally married couples are more satisfied in their unions, experience less conflict, or enjoy any other benefit of innovation that is more difficult to obtain in legal marriage, then more couples may choose to informally rather than legally marry. A declining marriage rate, with another form of coupling compensating for it, would call into question the social desirability of legal marriage.

Fortunately, a national representative data set is already available to answer these questions. The recently released National Survey of Families and Households Wave 2 (NSFH) includes measures tapping relationship dynamics. Respondents were originally surveyed in 1987-1988, and were subsequently re-interviewed between 1992-1994, for a sample of over 10,000 main respondents and approximately 5,600 current spouses/partners. These data allow for comparisons between the informally married (defined in this data set as those long-term couples cohabiting with the same partner in both waves; the duration of their unions indicates that they are to some extent avoiding marriage), standard cohabitors (those short-term cohabitors who began living with their current partner sometime after the first wave and who are presumed to be anticipating legal marriage, thereby following the standard pattern of cohabitation), and legally married couples (those married to the same person in both waves). Importantly, this project differs from other

studies of cohabitation, in that duration of the relationship is controlled, thereby separating the informally married from the standard cohabitors in all analyses. Prior research has concentrated only on comparing all cohabitors to married couples, rather than allowing for variation within cohabitation itself.

We employ the questions asked of respondents regarding their legal and residential patterns and history to construct the three union types of interest in this study. We compare these three types on several indexed dimensions: perceptions of equity in the dyads, frequency of conflict, relationship satisfaction, and predictions of how life would change if the relationship were to end. If the informally married and the legally married respondents are very similar on all of these dimensions, then this form of cohabitation may be a parallel form of marriage (in that the couples in the two union types share an expectation of permanence and experience high levels of commitment). If the informally married perceive greater equity, engage in less conflict, or experience any other advantage in their unions compared to the legally married, then innovation through informal marriage may be a better way of fashioning intimate relationships. We predict standard cohabitors to differ from the respondents in the other two union types only because they do not have the relationship history that the other types have. That is, standard cohabitors have had less of an opportunity for conflict to arise (however, they also have had less opportunity to resolve their problems). They may be "in the glow of newfound love," which exaggerates their relationship satisfaction and perceptions of fairness. However, because they lack the relationship history from which the other dyads may benefit (as it may serve as a kind of buffer against trouble), they are less likely to believe that their lives would change

greatly if their relationships were to dissolve. We discuss these hypotheses in greater detail later.

The variables selected for analysis in the quantitative component serve several functions. First, the two categories of cohabitors are analytically separate. Thus, we are able to avoid the common error in other studies in which all cohabitors are grouped together as if they all are anticipating marriage, and none is struggling with innovative ways of fashioning intimate dyadic relationships. Second, the NSFH contains a great number of measures tapping several aspects of relationships, rather than basic global measures. For example, as part of relationship satisfaction, respondents are questioned about their satisfaction with the understanding, love, and affection they receive from their partner, as well as the time spent with their partner, the demands made by their partner, their sexual relationships, and how finances and paid work are managed. Indeed, the NSFH appears to be the best currently available national data set for studying heterosexual relationships.

These variables are particularly useful for gaining insight into the character of the unions of the informally married. Their unions have not been examined in their own right, and instead have been combined with those of standard cohabitors (a numerically much more common union type, thus overwhelming any differences that the informally married may exhibit). The data in the quantitative component provide a detailed snapshot of the relationships of the informally married that has been absent in prior research. Furthermore, much of the small amount of research that has been conducted on these couples has been qualitative in nature. In this research, a new angle into the study of intimate dyads is introduced, in that we provide a national, representative picture of the innovative cohabitors as informally married couples.

However, while the NSFH data provide much information, they have severe limitations. Most importantly for this project, the NSFH data cannot explain why some couples choose to break with tradition and engage in cohabitation indefinitely without legal marriage. Why not just conform to tradition (i.e., legally marry), or at least conform to current standards of coupling (i.e., cohabiting for a short period of time, and then legally marrying)? In order to assess motivations to be innovative in developing and maintaining intimate dyads, we must collect data from those couples who took concrete action away from legal marriage and towards informal marriage. Unfortunately, while the NSFH data allow for differentiation among various types of cohabitors, we cannot differentiate among just those couples who have cohabited for lengthy periods of time. Thus, we are not able to determine which couples have drifted into their status, and which have specifically chosen it as a parallel of marriage.

Furthermore, the NSFH data do not explore the barriers that the informally married may face compared to other couple types. More specifically, do these couples experience pressure (or even rejection) from other family members, friends, and their religious communities as a result of their choices? The NSFH data do not examine what larger social forces impact on the dyad.

Finally, the measures in the NSFH are confining. For example, the precise duration of these unions cannot be determined. Also, as is the case in all analyses of secondary data, we are forced to accept the measures included in the data set. That is, we have only limited control over how to operationalize concepts such as relationship satisfaction, by selecting from those measures already included in the data set. This is an unfortunate limitation of secondary data sets that we must accept.

So, while these quantitative data allow for certain statistically valid comparisons among the union types, questions concerning motivations to be innovative and barriers encountered in reaction to the choices made by these couples remain unanswered, while the ability to operationalize concepts is limited. Qualitative research methods allow for a much more detailed examination of the character of these innovative dyads. While the quantitative measures in the NSFH provide much description, they cannot stand alone. Qualitative interviews go beyond the superficiality of the quantitative measures, and permit much greater scrutiny into union dynamics. So, the quantitative data based on a nationally representative sample of Americans are the best source for describing these innovative dyads, and comparing them to other union types. Qualitative in-depth interviews, on the other hand, permit an understanding of why these couples have decided to engage in the struggle to be innovative, and what barriers they face.

One major reason why these "cutting-edge" cohabitors and their unions remain mysterious to sociologists and other researchers is because they are difficult to locate. However, the emergence of Domestic Partnership Ordinances in several cities throughout the United States has partially alleviated this problem. Heterosexual and homosexual couples may now file for a Domestic Partnership certificate, which grants public acknowledgment of their unions (and economic benefits in some cities). We obtained the names and addresses of heterosexual couples who have applied for these certificates in four U. S. cities (Ann Arbor, MI; Madison, WI; Minneapolis, MN; and Seattle, WA) from the respective city clerks' offices (the rationale for selecting these cities is discussed in the Methodology chapter). We selected one partner in each union to be interviewed.

We may suspect that some cohabitors have drifted into an arrangement of living together without legal marriage. This is especially true of the NSFH data, where we cannot examine motivations for choices. It may be that many of these couples have never gotten around to going through the trouble of getting legally married. If this is the case, they are not rejecting marriage and struggling with developing a parallel form of it. Instead, they are merely ignoring it.

The same may not be said of those cohabitors (regardless of the duration of their unions) who have obtained Domestic Partnership certificates. These couples have taken concrete action away from legal marriage by obtaining these certificates, suggesting that they are struggling to be innovative in the creation and maintenance of their relationships. While some of these couples may indeed be ignoring marriage, others are specifically putting it aside, choosing something else that may be parallel in character.

The difference in ignoring and rejecting marriage is important, in that it is an indication of how much control couples wish to exercise in the construction and maintenance of their relationships. Those who ignore marriage are likely not attempting to be innovative to the same extent as are those couples who reject marriage and actively pursue Domestic Partnership certificates. Thus, there are "degrees of innovation" with regard to legitimizing parallel forms of marriage.

This study is both theoretically and substantively significant for a variety of reasons. First and most obviously, this study contributes to our understanding of how unions are formed and maintained, and how innovation (or lack thereof) is valued. If couples are advocating informal over legal marriage, then our society's norm of marriage as the ultimate way to couple may weaken. Consequently, innovative ways of fashioning intimate

relationships may be looked upon more favorably, while legal marriage may lose some of its status. According to Robert Merton (1938), innovators subscribe to widely-held social goals (such as permanent monogamous coupling), but do not subscribe to the institutionalized means to attain those goals (such as legal marriage). Therefore, innovative cohabitors are not rejecting heterosexual monogamous relationships, but they are rejecting the institution of marriage to legitimize those relationships. Despite innovative cohabitors' struggle to legitimize new means to achieve a widely accepted goal, it is unlikely that cohabitation as a parallel form of marriage will replace legal marriage as the preferred method of coupling in the United States, at least in the near future (Scanzoni, 1995), although it is a topic of heated discussion. Many people are deeply concerned with the expanding conceptualization of what constitutes "family," arguing that the tradition of legal marriage, on which the notion of family is based, is being increasingly threatened. Essentially, such individuals are concerned with how the meaning of relationships is being transformed. They decry the decreasing significance of legal marriage, and the corresponding increasing significance of informal marriage. They believe that the benefits of intimacy should have corresponding costs: for example, individuals should only enjoy sexual intimacy within the legal bond of matrimony. In short, they are troubled with the notion of "erotic friendships" (Scanzoni, 1995).

Lerke Gravenhorst (1988) coined the term "erotic friendship" to refer to individuals involved in intimate relationships. This term is an umbrella concept, including both heterosexual and homosexual unions. It also includes boyfriend/girlfriend arrangements, cohabitations (in their various forms), and legal marriages. Those troubled by the concept argue that it implies that all types of relationships carry the same moral weight, and that they should be

given similar consideration in formulating public policy. By granting equivalence to various dyadic unions, critics argue that the entire notion of The Family is undermined (Scanzoni, 1995). If couples are struggling for innovative ways of fashioning intimate dyadic relationships (and in the United States, this is a struggle, as the heated political discussion of cohabitation illustrates) and are even slightly successful, the legal basis of The Family (i.e., marriage) is undermined. This is particularly problematic if children are present. Critics of these innovations argue that all arrangements other than legal marriage result in a host of societal ills, such as crime, teen pregnancy, and economic failure (Popenoe, 1994).

Despite these vocal concerns, however, many Americans engage in these criticized behaviors. Yankelovich (1981) argues that while approximately 20% of Americans are strongly against any form of innovation in fashioning intimate dyads, another 20% strongly advocate innovation (commonly referred to as "diversity," though there is much more to the development of these relationships than just "being different"). The majority of Americans, approximately 60%, lie in between these two extremes, attitudinally expressing traditionalism, while behaviorally engaging in innovation (or imitating the innovators). These changing behaviors indicate that idealization of The Family must be avoided, and a more inclusive conceptualization should be adopted (Willetts-Bloom, 1995). Indeed, with the emergence of Domestic Partnership Ordinances, there is even greater reason to conceptualize in broader terms: that is, from the concept of marriage to the notion of erotic friendships. Because concrete action is needed to obtain Domestic Partnership certificates, they provide evidence that there exists a process in cohabitation other than mere drifting which results in its conceptualization as a parallel form of marriage.

For Gravenhorst, this is not merely an issue of current trends in the development of intimate dyadic relationships. Instead, it is also a feminist issue. Critics of innovation (including informal marriage and any other arrangement that deviates from the norm of legal marriage) emphasize commonality, which she argues undermines the subjective experiences of women. Indeed, it is the neglect of women's subjective accounts of their intimate experiences that has prevented innovation. She argues that the feminist perspective allows for variety by assigning more control to the actors, and that a dialectical process occurs between the actor and her/his world. That is, actors respond to "social opportunities and constraints" (p. 83). She provides a case study to illustrate "the content and the realization of subjectivity of a woman over her life span . . . at her self-fulfillment and self-alienation within the family context" (1988, p. 82). In other words, her case study demonstrates how women in all kinds of intimate dyads attempt to be innovative in order to improve their situations. Such innovation, then, is beneficial to women. However, this innovation is always a struggle, as even at an early age, girls are taught to be passive and wait for things to happen to them.

In order to demonstrate this struggle to innovate, Gravenhorst (1988) provides a case study of a woman named "Helga," with particular attention devoted to the feminist issues that Helga faces. We first encounter Helga as an economically disadvantaged woman whose parents deny her opportunities and acknowledgment for her familial contributions. Eventually, Helga runs off to a major city and becomes employed in an unskilled occupation, which does not pay enough for her to attain her goals of becoming educated and having a meaningful job. Also, she becomes pregnant, which further reduces her opportunities for economic self-sufficiency. Her pregnancy and the birth of

her child (with the father claiming no responsibilities) result in further financial difficulties for her, and she feels compelled to place her child in foster care.

Her life begins to improve when she meets a man with whom she forms an intimate dyadic relationship (which offers her not only an opportunity to alleviate her financial difficulties, but also provides her with social recognition by being part of a relationship). Helga aggressively pursues legal marriage, as she perceives it as necessary for an economically self-sufficient life. By becoming married and also being a mother, Helga feels in control of her life.

However, marriage brings other problems, which Helga attempts to resolve by becoming pregnant again. Of course, adding another child (and subsequently, a third) to the family with few means of financial support only adds to her problems, as doing so eliminates other ways in which she could resolve them.

Gravenhorst's case study demonstrates how Helga faces issues which limit her life options as a function of her gender, and how she struggles to be innovative within the boundaries of her intimate relationship in order to solve her problems. She leaves home (indeed, escapes is a better description) in rejection of traditional gender role obligations, and takes paid employment to better her own situation. She legally marries, as she perceives it as being the best way to achieve financial survival for herself as well as for her child. She attempts to resolve her marital problems by having another child, a response that she learned as a girl growing up in a lower-class setting. Although on the surface it appears that Helga's attempts to innovate are miserable failures, she indeed attains some success, as she feels proud of herself for sticking with her husband despite their difficulties, and she feels

needed by him and their children, which contributes to her happiness. Thus, Gravenhorst (1988) argues that the ability to be innovative--whether that mean informal marriage, innovation within legal marriage, or some other arrangement--is beneficial to women.

Furthermore, previous studies have shown that men are more likely to benefit from legal marriage than are women (Bernard, 1972). More specifically, men are more likely to obtain what they want in marriage--they are more likely to win arguments, while their wives are more likely to accommodate themselves to their husbands' wishes. Women who struggle to be innovative in their intimate relationships may also be attempting to increase their benefits in their relationships. That is, through innovation, they may be attempting to increase their share of marital power. Thus, in addition to acknowledging the changing nature of erotic friendships (in that there is no longer one clearly defined path to intimacy for many Americans), this study also takes a feminist perspective by addressing whether women in particular benefit from innovation.

Therefore, the informally married are theoretically important, because they are setting aside legal marriage, contrary to the standard cohabitors, who are merely delaying it. By doing so, they not only represent the greatest challenge to those who wish to maintain traditionalism; they also provide an excellent opportunity to study whether women in particular benefit from innovation. As such, we need to understand how their unions are similar to and different from both those of their legally married counterparts and those of standard cohabitors. Furthermore, we need to understand their motivations for rejecting traditional marriage, and the corresponding hostility imposed on them from some segments of society. Such motivations will aid in our understanding of how likely it is that informal marriage will increase in

popularity. Quantitative data based on a nationally representative sample of Americans are the best source for describing these unions, and comparing them to other union types. Qualitative in-depth interviews, on the other hand, permit an understanding of why these couples have made the decision to be licensed cohabitors rather than legally married couples, and they provide more detailed information on the dynamics of these unions.

The informally married are substantively significant as well in that, since they may not eventually legally marry, public policy may need to be revised in order to protect the interested parties (both partners and any present children) in the event of dissolution (Mitchelson, 1980). Domestic Partnership Ordinances represent a major step not only in the direction of innovation, but also in the development of public policy. And, in addition to the emotional issue of the moral worth of these couples relative to the legally married, public policy always includes issues of public spending to support or reject certain lifestyles. Critics of the informally married are concerned not only over their moral equivalence, but also that public monies will go to support their "deviant" lifestyles.

This manuscript is divided into ten chapters. In the three chapters, we build the foundation for this project, and we discuss the methods and measures of analysis and the hypotheses. In Chapters Four through Eight, we present the results from the quantitative component. In Chapter Four, we compare the informally married, standard cohabitors, and legally married respondents on their perceptions of equity in their unions. In Chapter Five, we compare the respondents in these three union types on their frequency of conflict. In Chapter Six, we address how respondents in these various unions differ in their reported levels of relationship satisfaction. In Chapter Seven, we discuss how these respondents believe their lives would change if their relationships

were to end. While perceived equity, frequency of conflict and changes in the event of dissolution may all be considered components of relationship satisfaction, there may be some conceptual differences. For example, one partner in a union may not be satisfied with his/her relationship, but does not desire dissolution. Furthermore, couples generally may be satisfied, but most likely still engage in some conflict. And, while some respondents may perceive inequity in some areas (e.g., housework), they may not be subjects of frequent conflict. Therefore, these variables remain distinct in the analyses. Finally, in Chapter Eight, we summarize our quantitative findings.

In Chapter Nine, we present and analyze the data from the qualitative interviews with cohabitors who have obtained Domestic Partnership certificates. Here, we address the motivations among some couples to be innovative and the barriers they encounter in doing so. Finally, in Chapter Ten, we synthesize the results from the quantitative and qualitative components, and we suggest implications for future research into the issue of innovation in fashioning intimate dyadic relationships.

CHAPTER 2
REVIEW OF RELEVANT LITERATURE

As we stated above, unmarried heterosexual cohabitation has enjoyed tremendous popularity in the last thirty years. For example, while only 11% of those first married between 1965 and 1974 had cohabited with someone (not necessarily their future spouse) prior to marriage, those first married between 1975-1979 had an incidence rate of 32%, and those married between 1980-1984 had an incidence rate of 44%. Thus, in the span of approximately twenty years, the incidence of cohabitation among the never-married quadrupled. The rates are higher among those marrying for the second time (34% for those marrying between 1965-1974; 45% for those marrying between 1975-1979; and 60% for those marrying between 1980-1987; Bumpass and Sweet, 1989; Cherlin, 1992; also see Sweet and Bumpass, 1992). The majority in all of these cohorts cohabited only with their future spouses.

These figures refer to the incidence of cohabitation: the proportion of individuals who experience cohabitation over time. The prevalence of cohabitation--the proportion of individuals cohabiting at a specific point in time--has also increased markedly since the late 1960s. Using data from the Current Population Survey, Glick and Spanier (1980) found that the number of unmarried heterosexual couples sharing living quarters doubled between 1970 and 1978 (also see Kitagawa, 1981). Glick (1984) and Spanier (1983) later revised these figures, both stating that the number of such couples tripled during the decade of the 1970s. Gwartney-Gibbs (1986) found that between 1970 and 1980, the number of couples who filed a marriage license application

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in one Oregon county, and who reported the same premarital address, quadrupled. And, between 1960 and 1988, the number of unmarried heterosexual couples living together increased fivefold (Glick, 1990). Some argue that a small part of this increase may be due to increasing public acceptance of cohabitation, resulting in a greater willingness to admit to this arrangement (e.g., Tanfer, 1987). Also, Glick argues that some of these households may consist of landlord-tenant relationships and other situations that lack an intimate bond. However, all authors agree that we may safely assume that a dramatic and real increase in cohabitation has occurred, and that most of these households consist of couples in intimate relationships. Indeed, Glick and Spanier (1980) assert that "rarely does social change occur with such rapidity" (p. 20). The U. S. Bureau of the Census has also responded to this dramatic change by creating a new category of living arrangement: a POSSLQ ("persons of the opposite sex sharing living quarters"; Kain, 1984, p. 18).

Henslin (1980) offers several explanations for this explosive growth in cohabitation. First, the gradual acceptance of premarital sex contributes to the increasing acceptance of living together without marriage. Coinciding with these changing attitudes are greater access to contraception and abortion, and the women's movement of the late 1960s/early 1970s (Blumstein and Schwartz, 1983; Danziger, 1978; Sonenblick with Sowerwine, 1981; Thorman, 1973). All of these developments also foster concerns over exploitation, with the belief that cohabitation allows for greater freedom and development of individuals (particularly women) than is possible in legal marriage. By avoiding traditional marriage (which is defined in family law), which stipulates men's role of financial support and women's role of dependence and subservience (Weitzman, 1981), some couples may believe that they are freer to define each

partner's roles. Finally, concerns over the rising divorce rate result in some individuals feeling a sense of protection from emotional harm by avoiding marriage. Thus, individuals construct new arrangements that offer them greater flexibility.

The widespread popularity of cohabitation has not resulted in a decline in the desirability of coupling. Bumpass and Sweet (1989) assert that while men and women born in the early 1960s had a lower marriage rate by the age of 25 than did men and women born in the early 1940s, the union formation rate by the age of 25 remained relatively constant. That is, for those born in the early 1940s, 70% of men and 83% of women were living in coresidential unions by the age of 25. Nearly all of these unions included the bond of legal marriage. For those born in the early 1960s, 67% of men and 76% of women were living in coresidential unions by the age of 25. However, only about half of these unions included the legal bond of marriage. So, while a similar proportion of couples born in the 1940s and in the 1960s were forming coresidential unions by the age of 25, many more of these unions among those born in the 1960s were unmarried cohabitations.

The delay in average age at marriage, and corresponding decline in marriage rates by age, are confirmed by Schoen (1987). In 1975, for example, the average ages at marriage were 25.0 years for men and 23.1 years for women. By 1983, the average ages increased to 26.8 for men and 24.5 for women. Furthermore, in 1975, nearly 91% of men and nearly 93% of women were expected to marry eventually. In 1983, just over 84% of men and 88% of women were expected to marry eventually. Also, in 1975, men and women were expected to spend a greater proportion of their lives married (54.8% and 47.6%, respectively) than was the case in 1983 (47.8% and 43.0%, respectively).

However, despite changes in the experience of legal marriage, it persists in American culture as the ideal intimate dyadic arrangement, as the brief duration of cohabiting unions demonstrates (Cherlin, 1992; Schoen and Owens, 1992). Only one-third of those engaging in cohabitation do so for at least two years, and only 10% are still cohabiting after five years (Bumpass and Sweet, 1989; Cherlin, 1992). The median length of cohabiting unions is 1.3 years. The majority of never-married cohabitors and previously-married cohabitors have definite plans to marry their partner, or at least have intentions to marry (Bumpass, et al., 1991; Clayton and Voss, 1977), with about 60% of these short-term unions ending in legal marriage. Also, the most popular reason to cohabit is to test for subsequent marital compatibility (Bumpass, 1990; Cherlin, 1992). These findings explain in part why so little research has been conducted on informal marriage in the United States: since cohabitation is not viewed by and large as a permanent alternative to marriage, there are few couples to study who are being innovative with regard to fashioning their intimate dyadic relationships. Those cohabiting briefly prior to marriage are not being innovative in the same sense; rather, they are simply engaging in cohabitation as part of a process which leads to marriage.

Despite the extent of scholarly and popular attention unmarried heterosexual cohabitation has received in the last thirty years, this type of living arrangement has existed for centuries. In the United States, for example, with its frontier experience, many couples desirous of marriage were too geographically distant from where marriage licenses were obtained, as well as from an individual who had the authority to conduct a marriage ceremony (Calhoun, 1918; Kephart, 1964; Scanzoni and Scanzoni, 1988; Wiersma, 1983; Worsnop, 1992). The state, in its interest in fostering

monogamous permanent heterosexual relationships, allowed common-law marriages: those legal unions in which a man and a woman live together as if they are husband and wife, and present themselves to the public at large as a married couple. Thus, prior to the enormous growth in the popularity of cohabitation, consensual unions resembled (at least in some respects) common-law marriages (Bumpass, et al., 1991; Cherlin, 1992), indicating that the meaning of cohabitation has changed over time, from being an alternative to legal marriage, to an alternative to singlehood (Rindfuss and VandenHeuvel, 1992).

While historically some couples cohabited due to geographic restrictions inhibiting legal marriage, other couples cohabited because they were ineligible to marry: for example, one or both of the partners were married to someone else. According to Mary Ann Glendon (1989), many of those who lived together unmarried were poor and/or racial/ethnic minorities, "for whom the legal structures of traditional marriage and divorce were sometimes irrelevant and with whom the framers of such laws were rarely concerned. . . ." (p. 253). Today, Glendon argues, due to the availability of divorce, individuals rarely cohabit because they are unable to legally marry (also see Cretney, 1980; Deech, 1980; Finlay, 1980; van de Wiel, 1980).

Slaves are an example of a class historically not permitted to legally marry (Aulette, 1994; Bird and Melville, 1994; Eshleman, 1991; Gutman, 1976; Nye and Berardo, 1973; Scott and Wishy, 1982; Strong and DeVault, 1989). Because slaves were property, they had no legal right to form contracts. Despite their lack of legal rights, however, many slaves were able, with the permission of their masters, to form marriage-like unions. Furthermore, these slaves developed their own rituals that allowed for public acknowledgment of their marriages. Perhaps the most famous ritual is

"jumping the broom," where the bride and groom join hands and jump over the handle of a broomstick (Aulette, 1994; Gutman, 1976; Strong and DeVault, 1989). Such rituals lent cultural legitimacy to the consensual unions formed by slaves. They did not, however, protect slave families from separation, or from sexual abuse by their masters (Aulette, 1994; Gutman, 1976; Kulikoff, 1978). However, the cohabiting unions did provide models for stable two-parent families among slaves, and many of them had their marriages legally recognized after Emancipation (Bird and Melville, 1994; Eshleman, 1991; Gutman, 1976, 1978; Strong and DeVault, 1989).

Of course, cohabitation existed before the beginning of the United States. Kephart (1964), for example, argues that in most of human history, "marriage was neither civil nor religious but private in nature, a relationship solely between the two parties, or two families, involved" (p. 950; also see Weyrauch, 1980). Indeed, the legal origins of common-law marriage are found in England. It was not until the Council of Trent in 1563 that the presence of a priest became a religious requirement for a marriage to be recognized (Glendon, 1989). This requirement, however, was not strictly enforced, as "priests were not everywhere available to officiate at weddings" (p. 25). Thus, although informal marriage after 1563 was generally viewed as not valid in a religious sense, "it remained the case that consent [between the partners] was the essential factor, and that the parties, not the priest, were the ministers of the sacrament" (p. 25).

Furthermore, the rise of a merchant class in England resulted in growing concerns over the inter-generational distribution of familial property. Parents wanted to exercise some control over the marriages of their children. Thus, in the Decree *Tametsi* (adopted in 1563), religiously valid marriage must be conducted in the presence of a priest and other witnesses.

Official recording of marriages, including publications of the banns, was required. In this way, "the Church helped families at least to keep up with the marriage plans of their children. . . ." (p. 29).

These modifications in defining valid marriage were all of a <u>religious</u> nature. Informal marriages were <u>legally</u> considered to be valid until 1753, when Lord Hardwicke's Act was passed (Glendon, 1989). This Act legally required marriages to be performed in churches, and required parental consent if the partners were under the age of twenty-one. Legalizing these practices was partly a function of the concerns of affluent parents, and partly in an attempt to bring "the family behavior of the poor under more control. . . ." (p. 46). More specifically, with the rise of industrialization in Europe, many young people moved to the cities, where they constructed and maintained consensual unions. Often, pregnancy and illegitimate births resulted, with the women claiming that promises of marriage had been made to them (Shorter, 1971; Tilly, Scott, and Cohen, 1978). Because many of these women, however, did not have their families nearby to serve as a social control mechanism (one insuring that a marriage actually occurred), the men making such promises of lifelong commitment found it easy to release themselves from their promised responsibility, and abandon these women. Indeed, it was a lack of nearby family, and the resulting isolation and economic need, that propelled many women to form consensual unions (Tilly, et al., 1978). Because unmarried cohabitation was more common among the urban working class than the middle class (Shorter, 1971; Tilly, et al., 1978), consensual unions became more common with increasing industrialization. The middle class was less concerned about stable consensual unions, in part because they had a good likelihood of being transformed into legal marriage

eventually, once property was accumulated or an officiant to perform the ceremony became available (Tilly, et al., 1978).

Furthermore, William J. Goode (1963) argues that unmarried cohabitation exists today in other areas of the world, such as among urban men in sub-Saharan Africa, among married men in China (who remain married to their wives, because they want to retain their status as responsible "family men"), and in Japan (also see Shimazu, 1980). Numerous instances of unmarried cohabitation are reported among Puerto Ricans living in the United States (Landale and Fennelly, 1992; Landale and Forste, 1991), and couples living in Guadeloupe, Martinique (Leridon and Charbit, 1981), and the Ivory Coast (Gage-Brandon, 1993). Finally, unmarried cohabitation is common in Australia (Finlay, 1980), Canada (Wu and Balakrishnan, 1992, 1994), France (Leridon, 1990), Switzerland (Grossen, 1980), The Netherlands (Wiersma, 1983), and especially in Denmark and Sweden (where cohabitation is often referred to as "conscience marriage") (Alnetring, 1974, p. 220; Festy, 1980; Glendon, 1989; Kamerman, 1995; Trost, 1979, p. 46; 1980).

Because cohabitation is merely a prelude to marriage for most American couples, little research has been conducted on the informally married in this country. A few researchers, however, are concerned with the extent to which informal marriage will replace legal marriage as the preferred living arrangement in the United States, looking to Sweden as a forerunner of behaviors in this country. In Sweden, virtually 100% of couples cohabit prior to marriage (Trost, 1980). Indeed, due to its popularity, Swedes have adopted a "general notion of neutrality," meaning that neither informal nor legal marriage is favored as the ideal living arrangement (Agell, 1980, p. 252; Freeman and Lyon, 1983, p. 128). As a result, legal marriage in Sweden is not publicly viewed as a social imperative, and married couples do not enjoy a

greater degree of social approval (compared to couples living in other arrangements). Furthermore, legal and economic benefits do not accrue only to the legal married in Sweden, leaving cohabitors unprotected and disadvantaged. Trost (1979) reports that nearly all informally married couples (95%) state that their relationship is "fully comparable with a marriage" (p. 21). As a result, distinguishing between informal and legal marriage is largely not worth any bother, in either Sweden or Denmark (Festy, 1980; Rindfuss and VandenHeuvel, 1992; Trost, 1980, 1990).

Despite not officially distinguishing between the two types of marriage, informal marriage is a minority experience, even in Sweden (Wiersma, 1983). Instead, cohabitation prior to marriage--whether as a "trial" marriage or not-- is the experience of the vast majority of adults. Even among those who have not as yet married, most have discussed marriage, and believe that they will do so eventually (Trost, 1979). However, among those who do marry, few see a significant change in their status: rather, the marriage ceremony simply confirms their relationship. Thus, while most couples may legally marry eventually, it is still not accorded a great deal of significance.

In this country, it is unlikely that informal marriage will replace legal marriage as the preferred living arrangement, at least in the near future (Cretney, 1980; Macklin, 1978; Scanzoni, 1995). While cohabitation has undoubtedly had an effect on delaying age at first marriage (Bumpass, et al., 1991; Cherlin, 1992; Glick, 1990; Macklin, 1980; Tanfer, 1987), most cohabitors (both those never-married and those previously-married) intend to marry their partners. Furthermore, legal marriage is valued as the most beneficial environment for children (Scanzoni, 1995), and most people intend to have children (Willetts-Bloom and Nock, 1992). Also, the short duration of cohabiting unions (a median of 1.3 years) suggests that the United States is not

as yet at the point where informal marriage is statistically challenging legal marriage. Finally, legal marriage in this country carries a greater symbolic weight than does any other living arrangement (Macklin, 1983b; Scanzoni, 1995), and as a result, is financially valued through public policies. Therefore, cultural conditions (values) and economic conditions (e.g., housing, bereavement pay, reduced insurance rates) decrease the likelihood that informal marriage will replace legal marriage any time soon in the U. S.

Despite the majority experience, however, there are some Americans who prefer cohabitation as a permanent alternative to legal marriage. While in the United States little research has been conducted on informally married cohabitors, much is known about the characteristics of standard cohabitors and their unions. The primary objective in this project is to determine why some couples choose to be informally married, rather than to legally marry (which may have been preceded by a brief period of cohabitation), and to examine how the relationship dynamics of the informally married differ from those of the legally married and from standard cohabitors. Because so little is known about the informally married, we must turn to the research on standard cohabitors to explore the motivations to informally marry. A review of the literature relevant to these motivations follows.

<u>Motivating Factors in Informal Marriage</u>

First, most researchers agree that those with lower incomes are consistently more likely to experience cohabitation (of any kind) than are those with higher incomes (e.g., Glick and Spanier, 1980). Indeed, some couples may specifically choose to cohabit rather than marry for financial reasons. For example, elderly individuals may choose informal marriage because they are subject to cuts in their Social Security benefits if they legally remarry, rather than remain single (Deech, 1980; Mitchelson, 1980;

Sonenblick with Sowerwine, 1981; Worsnop, 1992). Divorced women may be concerned that they will lose child support from their ex-husbands if they decide to remarry (Deech, 1980; Worsnop, 1992). It appears that those with limited assets may be most interested in protecting them by cohabiting.

Other individuals also appear to choose informal over legal marriage to improve (or at least maintain) their current economic situation. Couples in which both partners are engaged in paid employment and earn roughly similar incomes also benefit financially from informal as opposed to legal marriage, as single persons are able to take advantage of larger standard deductions on their federal income tax returns than are married persons (Hirsch, 1976; Sonenblick with Sowerwine, 1981). It appears, then, that financial incentives may be a significant motivating factor for some couples in choosing informal over legal marriage (or standard cohabitation followed by legal marriage). Those in brief unions (that are intended to result in legal marriage) do not appear to feel as strongly that their economic situation is better protected in cohabitation as opposed to marriage. Or, economic factors are not significant enough for these cohabitors to avoid marriage--the legal bond of matrimony may simply be more important to them than any economic benefits they may enjoy by not marrying.

Associated with income is the degree to which cohabiting partners wish to maintain their economic independence. For example, cohabiting couples often place great emphasis on both partners financially contributing to the household economy (Blumstein and Schwartz, 1983), while typically keeping all finances separate (Blumstein and Schwartz, 1983; Wiersma, 1983). Thus, some couples may choose to informally rather than legally marry, because informal marriage is considered to be more conducive to maintaining financial independence. While some may interpret this financial

independence as a lack of faith in one's partner and in the future of the relationship, the keeping of separate savings and checking accounts more likely reveals an ideological independence between the partners, as very few cohabitors draw up any kind of formal agreement as to property distribution in the event that the relationship should end (Wiersma, 1983).

Prior marital status also directly affects cohabitation rates. Cohabitation among the ever-married is more common than among the never-married (Cherlin, 1992). Furthermore, cohabiting unions among the previously-married are longer in duration: an increasingly higher proportion of their unions last more than two years, compared with the cohabitations of the never-married. Indeed, cohabitation among the previously-married has become so popular that it has completely offset the declining rates of remarriage (Cherlin, 1992). Negative experiences in legal marriage may be responsible for at least part of its replacement by informal marriage (Blumstein and Schwartz, 1983; Clayton and Voss, 1977; Freeman and Lyon, 1983; Tapp, 1980). However, recall that a majority of previously-married cohabitors do intend to marry their partners.

Studies are inconsistent as to whether men or women who have experienced legal marriage are more likely to choose informal marriage over legal remarriage. Spanier (1983) asserts that cohabiting women are drawn about equally from the never-married and the ever-married populations, while cohabiting men are more likely to have been married previously. Glick (1980), however, states that cohabiting women are more likely than cohabiting men to have been previously married. If previously-married women are choosing informal marriage over legal remarriage more often than are previously-married men, they may be attempting to avoid the costs of legal marriage that women typically experience. For example, in The Future

of Marriage (1972), Jessie Bernard argues that legal marriage is more beneficial to men than to women. That is, men typically enjoy services provided by women in traditional marriage. Women are expected to be the homemakers, which involves performing necessary household services such as cooking, cleaning and child care. Meanwhile, men are expected to be the financial providers in families. Despite women's increasing labor force participation, partly alleviating men of their financial responsibilities, a corresponding alleviation of women's homemaking responsibilities by men has not occurred. This imbalance is reflected in married men's higher reported rates of satisfaction and general well-being, and lower rates of illness, compared to single men (never-married, divorced, and widowed). In contrast, married women's "double duty" (being both economic providers and homemakers) results in levels of happiness and incidences of illness that are similar to those of single women (never-married, divorced, and widowed). By avoiding legal marriage (and the roles implied by traditional legal marriage), women may be attempting to minimize their costs in intimate dyadic relationships while maximizing their benefits. That is, innovating women may be attempting to encourage men (and society in general) to accept more of the homemaking responsibilities, resulting in shared gender roles (both partners contribute income and perform domestic labor). Thus, by avoiding legal remarriage and being innovative in fashioning intimate dyadic relationships, these women may be attempting to improve their own circumstances in their intimate unions.

It is entirely likely, however, that avoiding legal marriage may backfire on women and benefit men. As will be discussed more fully later, some courts have ruled that women who have lived with their partners in informal marriages for extended periods of time (e.g., fifteen to twenty years)

are not entitled to financial support upon dissolution of the union (Worsnop, 1992). It may be that innovation is only beneficial to women who are capable of financially supporting themselves, and do not need a partner to fulfill this function, during the relationship and after it dissolves. We explore how income impacts on innovation in this project.

Children may be influential as well in determining whether a couple will decide to legally or informally marry. According to Bachrach (1987), childbearing in cohabiting unions is increasing in the United States, but remains more common in Scandinavian countries. Gustaffson (1995) reports that only about one-half of children born in Sweden are born to legally married mothers. Those born to unmarried mothers, however, are not typically born in single-parent households: instead, the father is present on a daily basis, as the couple is cohabiting. Bumpass (1990) found that in the United States, one-fourth of all out-of-wedlock births are to cohabiting couples. When looking at the number of years a child is thought to be living in a single parent home, about one-fifth of those years are actually spent in a cohabiting household. This is true of children born in families with married parents (who later separate), as well as in families with unmarried mothers (Bumpass and Raley, 1995).

Despite these statistics, however, at least in American society, legal marriage is still much more strongly favored than is informal marriage if children are present or expected. That is, legal marriage is considered to be much more beneficial to children than is any form of unmarried cohabitation (Cherlin, 1992; Scanzoni, 1995). For example, Wendy Manning (1993, 1995) reports that cohabiting Anglo women are more likely to be pregnant at time of marriage than noncohabiting Anglo women, suggesting that they are marrying as a result of being pregnant (there are no significant differences

among similarly situated African-American women).   Also, pregnant single women clearly prefer to legally marry than to cohabit.   Similarly, Loomis and Landale (1994) report that pregnant cohabiting Anglo women are more likely to legally marry before the birth of the child than are pregnant cohabiting African-American women.   Bachrach (1987) states that many cohabitors legally marry as a response to or an expectation of pregnancy.   These findings suggest that Anglo women are more likely to differentiate between cohabitation and legal marriage in terms of childbearing.   They also suggest that, for Anglo women, children serve as an impetus towards legal marriage. So, while the U. S. is moving away from the social imperative that childbearing and childrearing occur only in legal marriage, it remains by far the most socially approved setting for children.   Even in Scandinavian countries, with their much higher incidences of childbearing outside of legal marriage, most couples believe they will marry eventually, the most common reason being "for the sake of the children" (Trost, 1979, p. 94).   Indeed, children appear to serve as an impetus towards marriage in many Western countries (Blumstein and Schwartz, 1983; Festy, 1980; Grossen, 1980; Hirsch, 1976; Liefbroer and Gierveld, 1993; Rindfuss and VandenHeuvel, 1992; Thorman, 1973; Wiersma, 1983).

Thus, many cohabiting couples may choose to legally marry in response to pregnancy.   Similarly, couples who do not plan to have any children may choose informal over legal marriage.   If marriage is particularly important for the rearing of children, then it is irrelevant for couples planning on having no children.   We test this speculation in this project.

Thus far, we have developed three potential types of informal marriage. First, some couples choose informal rather than legal marriage for financial reasons.   These couples believe that they are better off economically if they

avoid the legal bond. Second, some avoid legal marriage due to prior negative experiences with it. These couples believe that they enjoy greater emotional protection by avoiding legal marriage, choosing informal marriage instead. Third, some choose informal over legal marriage because they are not planning on having children. If marriage is important for children, and not as important for adults, then couples who do not plan on having children may decide that legal marriage for them is unnecessary. As we stated above, however, since so little research has been conducted on the informally married, we need to test these assertions.

In addition to these demographic characteristics, some couples may be ideologically opposed to legal marriage, and instead pursue another way to fashion intimate dyadic relationships. For example, some couples may choose informal marriage because they do not perceive legal marriage as essential to maintaining their relationship (Agell, 1980; Blumstein and Schwartz, 1983; Deech, 1980; Freeman and Lyon, 1983; Tapp, 1980; Trost, 1979; Wiersma, 1983). These couples argue that the legal bonds of marriage, and the corresponding promise to love one's partner forever, suggest that love alone is not enough: the legal tie is necessary to insure it. Many of the informally married believe, as it is commonly phrased, that a "piece of paper" is not necessary for them to validate how they feel about one another (indeed, a piece of paper only seems necessary upon dissolution of a cohabiting relationship, when children and property are involved; Blumstein and Schwartz, 1983; Mitchelson, 1980; Sonenblick with Sowerwine, 1981). Thus, some couples choose informal marriage so that they may avoid the intervention of the state in their relationships.

Other couples may be ideologically opposed to legal marriage because it represents the domination of men over women, resulting in women's

exploitation and fewer life choices (Henslin, 1980; Kingdom, 1990; Trost, 1979). Cohabitation is commonly believed to be a more egalitarian arrangement for intimate heterosexual unions, and gender role attitudes are often more liberal among cohabitors than among marrieds (Blair, 1994; Denmark, Shaw, and Ciali, 1985; Macklin, 1983a, 1983b). Cohabitation as opposed to legal marriage may be of particular benefit to women, as innovation may allow them to obtain more of the benefits of intimate dyadic relationships while avoiding some of the costs associated with legal marriage (Bernard, 1972). So, some couples assert that they are informally marrying for ideological reasons: they either do not believe in "pieces of paper" to validate their relationship, and/or they believe that such pieces of paper represent domination of one partner over another. That is, because the marriage certificate carries with it assumptions about husbands' and wives' proper (meaning traditional) roles, some couples may feel that they are only fully able to reject these assumptions by rejecting legal marriage altogether. More specifically, while some legally married couples behaviorally reject these assumptions, their marriages may still be defined in family law with regard to them (Weitzman, 1981). As we discuss more fully in the qualitative component, some individuals may or may not have personal knowledge of a particular marriage, but tend to define it with regard to these traditional assumptions of how husbands and wives are to behave. That is, our society has widely-held notions of what a husband does, and what a wife does. Whether the particular spouses actually engage in these traditional roles is largely irrelevant for couples who do not want to be looked upon as if they conform. These couples want to make a social statement, visible to others, that they reject these assumptions.

If these couples are ideologically opposed to legal marriage and are struggling with innovation, we may gauge their success by assessing how

satisfied they are in their innovative unions, compared to the satisfaction of couples in mainstream relationships (legal marriage or standard cohabitation).   Unfortunately, many researchers concern themselves with cohabitation only in how it relates to subsequent marital satisfaction, ignoring the satisfaction of couples in various union types (e.g., DeMaris, 1984; DeMaris and Leslie, 1984; Watson, 1983).   Indeed, only one study to our knowledge compares the relationship satisfaction of cohabitors to that of legally married couples.   Using NSFH data from the first wave, Brown and Booth (1996) found that standard cohabitors (those in unions of five years or less) who plan to marry their partners are as satisfied in their unions as are married couples who have been married for five years or less.   The majority of the informally married--those with lengthy unions--are ignored in their study.   Also, Brown and Booth support the notion that not having plans to marry suggests lower levels of commitment.   Informal marriage as a chosen alternative to legal marriage is ignored.

Those studies that examine the association between cohabitation experience and subsequent marital satisfaction generally show that those who cohabit prior to marriage are less satisfied in their marriages than are couples who do not premaritally cohabit.   For example, using Spanier's Dyadic Adjustment Scale (1976), DeMaris (1984; DeMaris and Leslie, 1984) reports that those who cohabit prior to marriage express lower levels of relationship satisfaction after legally marrying, compared to married couples who do not premaritally cohabit.   Watson (1983) agrees, reporting that couples who cohabit prior to marriage have significantly lower levels of marital satisfaction than do couples who do not premaritally cohabit.   However, this difference is largely due to premarital cohabitors' lower scores on two subscales: Consensus (assessing areas of disagreement) and Satisfaction

(descriptions of the extent of bonding in the relationship). He did not find any significant differences between those who premaritally cohabit and those who do not on the other two subscales (Cohesion, as measured by the extent of interaction between the partners; and Affectional Expression, as measured by physical/sexual activity). Finally, in some studies, there are no significant differences in marital satisfaction between those who cohabit prior to marriage and those who do not (e.g., Jacques and Chason, 1979). Generally, however, the conclusion is that some quality of cohabitation negatively impacts on subsequent marital satisfaction.

Aside from the most important problem of not examining the relationship satisfaction of cohabitors (and particularly the informally married) regardless of legal marriage, there are other conceptual problems with this conclusion. First, Spanier's Dyadic Adjustment Scale was constructed using data only from married couples--data collected from his small sample of never-married cohabiting couples were not included. It may be that those factors contributing to the satisfaction of married couples differ from those contributing to the satisfaction of cohabitors. Second, these studies have made the conceptual error common in the vast majority of cohabitation studies: all cohabitors are classified together as if they form one homogeneous unit. However, as discussed above, cohabitors differ with regard to whether they are anticipating marriage, ignoring it, or rejecting it. Third, because satisfaction within various union types has been neglected, whether women in particular benefit from innovation is unknown.

While the informally married may be expected to express lower levels of relationship satisfaction (they are typically assumed to be less committed to their partners, which may result in low satisfaction; Macklin, 1983b), it may also be true that they are more satisfied with their unions than are those who

legally marry. Indeed, they may be so happy with them that they do not believe legal marriage to be at all necessary or even relevant. Unfortunately, because the union satisfaction of the informally married has not been explored, we must rely on research that examines the degree to which they believe that their relationships would change if they were to marry. Using data from the first wave of the NSFH, Bumpass and colleagues (1991) found that a majority of cohabitors (standard and informally married) believe that marriage would not change their relationship on any of the tested measures (standard of living, economic security, overall happiness, freedom to do what on wishes, economic independence, sex life, friendships with others, relations with parents, and emotional security; p. 921). However, in those cases where change is predicted to occur, about a third of men and women believe that marriage would increase their overall happiness. Also, more men than women believe that marriage would restrict their freedom. This is an interesting finding (but stereotypic among single men), as marriage improves men's well-being, while women's well-being remains similar to that of their single counterparts (Bernard, 1972). Overall, however, cohabitors do not appear to perceive much of a distinction between marriage and cohabitation on these measures. It would have been interesting, however, if these authors assessed perceived differences by time spent cohabiting. It is highly likely that standard cohabitors (who are probably anticipating legal marriage) are more likely to perceive differences than are informally married cohabitors (who appear to be avoiding marriage), as the former presumably have less experience with either cohabitation or marriage.

Many researchers also concern themselves with the impact of premarital cohabitation on marital stability, which may be an indication of relationship satisfaction (e.g., Booth and Johnson, 1988; Cherlin, 1992; DeMaris

and MacDonald, 1993; DeMaris and Rao, 1992; Newcomb, 1986).   According to
these studies, cohabitation experience negatively impacts on subsequent
marital stability, in that those who cohabit prior to marriage have higher
divorce rates than do those who do not premaritally cohabit.   Explanations
typically given for why premarital cohabitors are more likely to dissolve their
marriages than are those who do not cohabit prior to marriage include:
greater heterogamy among cohabitors (Gwartney-Gibbs, 1986); lower levels of
commitment to marriage as a lifelong relationship (Macklin, 1983a, 1983b;
Nock, 1995); greater individualism among cohabitors (Cherlin, 1992); and
cohabitation as selective of individuals whose relationships are more likely to
dissolve (Bumpass, et al., 1991; Wu, 1995).   These researchers adopt the
perspective that cohabiting unions and marital unions differ in some
fundamental respects, since they do not control for the duration of unmarried
and married cohabitation combined.   More specifically, these researchers are
implying that cohabitation is not as "good" as legal marriage, since
relationship satisfaction and quality are not even examined among cohabitors
until they marry.

The research conducted by Teachman and Polonko (1990) differs from
these others studies, because they control for the total amount of time spent in
a union (time spent in cohabitation and time spent in marriage are added
together).   Once the total time is controlled, there are no differences in
dissolution rates between those who cohabit prior to marriage and those who
do not (however, Teachman, Thomas, and Paasch (1991) were unable to
replicate this finding).   Thus, Teachman and Polonko (1990) adopt the
perspective that the two types of unions share common features, since those
who experience cohabitation and those who do not do not differ from one
another in marital dissolution rates, once duration of unions is controlled.

Scanzoni (1995) argues that this finding illustrates "the corrosive effects of time" (p. 175). Because living with someone on a daily basis imposes routines and raises conflicts concerning the division of household labor and other responsibilities, couples who cohabit, regardless of the presence of a legal tie, are less satisfied than are couples who do not face these problems. This latter perspective supports Gravenhorst's (1988) notion of erotic friends, discussed earlier. Relationships should no longer be defined in terms of blood or law, but instead should be examined in terms of the degree to which bonding and interdependence are maintained. Clearly, the presence of a legal tie does not dictate who will remain in their relationships and who will dissolve them. Instead, a factor common to both types of unions (i.e., time) impacts on relationship stability. These findings suggest that a lack of commitment among cohabitors as expressed in their relationship satisfaction and stability after legal marriage is an inadequate explanation for why some couples choose to cohabit rather than marry. Indeed, we must examine the relationship satisfaction of cohabitors regardless of legal marriage before agreeing that cohabitation causes lower levels of relationship satisfaction and higher dissolution rates.

To summarize at this point, couples may choose to informally marry rather than legally marry due to economic incentives, a wish to avoid the negative aspects of marriage experienced in a previous marriage, a desire for no children (resulting in the position that legal marriage is unnecessary), or due to an ideological rejection of legal marriage. Whether these couples are successful in their innovations may also be measured by whether such innovations benefit women in particular. If women in innovative unions are happier than are women in mainstream unions (i.e., legal marriage and standard cohabitation), then innovation is beneficial to them. We examine the

benefits of innovation by exploring the satisfaction of women in informal marriages, and comparing their satisfaction to that of women in other union types.

Despite these various reasons why some couples may choose informal marriage over legal marriage, some of these very same couples may eventually legally marry anyway. Recall from above that many couples marry in response to pregnancy. Other reasons for why cohabitors decide to legally marry include tradition (Trost, 1979) and pressure from family members and society (Bennett, Blanc, and Bloom, 1988; Jackson, 1983; Liefbroer and Gierveld, 1993; Scanzoni, 1995; Trost, 1979). Many couples who are struggling with innovation may fail due to pressures from others outside of their dyads. Because cohabitation is viewed as a short-term event that will lead to either marriage or termination of the union, cohabiting couples are expected to either legally marry or dissolve their relationships (and find someone to whom they will legally marry). The social goal of intimate dyadic relationships is expected to be legal marriage, and despite the efforts of some couples to be innovative, they may succumb to social pressures in an effort to please others.

While some innovative couples may succumb to pressure and conform to tradition, and others may reject this pressure and persist with being innovative, still other couples in this situation may attempt to strike a balance between innovation and tradition. That is, they may attempt to find some middle ground between informal and legal marriage that appeases other family members and society in general. This balance may be achieved by obtaining a Domestic Partnership certificate. Domestic Partnership Ordinances have been instituted in several cities across the United States, and they explicitly acknowledge the cohabiting relationships of both heterosexual

and homosexual couples.   It is a method of licensing relationships that is separate from legal marriage.   Thus, the United States is "catching up" to France, which has instituted a registration procedure for informally married couples (they may obtain a "'certificate of marital life,'" which insures similar treatment among cohabitors and legally marrieds: Glendon, 1989, p. 261).   In the following section, we describe Domestic Partnership Ordinances in greater detail, and discuss popular arguments in favor of and against legitimizing informal   marriage.

Domestic   Partnership   Ordinances

In response to the dramatic rise in cohabitation, several cities have instituted Domestic Partnership Ordinances.   In these cities, domestic partners (typically defined as two adults who live together and share an intimate bond (but are not related in the traditional sense of blood or law), and who are financially interdependent; Ames, Sulavik, Joseph, Beachy, and Park, 1992; Thorsen, 1991) may officially register their relationship on public record. Some cities, in addition to acknowledging the cohabiting union, also grant tangible benefits that were previously the province only of married couples (Ames, et al., 1992; Scanzoni, 1995; Wisensale and Heckart, 1993).   For example, most cities grant bereavement leave (with the exception of San Francisco) and sick leave (with the exceptions of New York City, San Francisco, Ann Arbor, and West Palm Beach) to domestic partners (Worsnop, 1992).   A handful of cities provides some form of health insurance coverage for partners (Berkeley, West Hollywood, Santa Cruz, Laguna Beach, and Seattle).   Berkeley and West Hollywood, California were the first cities to enact Domestic Partnership Ordinances.   Other cities with these Ordinances include: Santa Cruz, Los Angeles, Oakland, San Francisco, and Laguna Beach, CA; Takoma Park, MD; Madison and Shorewood Hills, WI; Seattle, WA; Ann Arbor and East Lansing,

MI; Minneapolis, MN; Ithaca and New York City, NY; West Palm Beach, FL; and Cambridge, MA (Wisensale and Heckart, 1993; Worsnop, 1992). In addition, several counties have instituted these Ordinances: Alameo, San Mateo, and Santa Cruz Counties, CA; Travis County, TX; and Dane County, WI (Worsnop, 1992). Corporations with Domestic Partnership Ordinances include: the ACLU; The American Psychological Association; Ben and Jerry's Homemade, Inc.; Greenpeace; Lambda Legal Defense and Education Fund; and the National Organization for Women (Worsnop, 1992). Finally, some universities and colleges have implemented Domestic Partnership policies (e.g., Oberlin, Ohio State, and SUNY-Purchase; Worsnop, 1992).

About half of these cities require that domestic partners register with the city, which involves completing an affidavit, stating that the partners are not already related by blood or law or married to someone else, that they agree to be mutually responsible for one another's welfare, and that the city will be notified if there is a change in the relationship (dissolution or legal marriage). Typically, a new domestic partnership may be registered with the city six months or more after the termination of the immediately prior one (Wisensale and Heckart, 1993; Worsnop, 1992). While there are no precise numbers of how many of the informally married choose to obtain Domestic Partnership certificates (or would choose to do so if available), some studies find that about one-third of current cohabitors are interested in publicly registering their relationships in some way other than through legal marriage (Danziger, 1978; Trost, 1979).

As we may expect, Domestic Partnership Ordinances are the subject of much controversy. Many conservatives and members of the Religious Right are concerned that these Ordinances undermine the traditional family. They are especially concerned with the appearance of validating homosexual

unions. However, others argue that since heterosexuals comprise the majority of the population, they are the largest potential beneficiaries of the Ordinances (Ames, et al., 1992; Worsnop, 1992). At any rate, the development and institutionalization of Domestic Partnership Ordinances have generated many questions concerning who should be eligible, how extensive the benefits should be, what are the financial costs, and how should such couples be treated under the current tax codes. Of course, all of these questions are part of a basic, fundamental concern: who constitutes family? (Wisensale and Heckart, 1993). A bare majority (53%) of respondents in one survey agree that an unmarried man and woman living together "for a long time" constitute a family (this figure increases to 77% if they are raising children; Roper, 1992).

Cohabitors' involvement with the law is not limited only to Domestic Partnership Ordinances. Court cases have been brought to resolve property division, financial support, and child custody issues upon dissolution of cohabiting relationships (Wisensale and Heckart, 1993). While historically cohabitors were regarded as "legal strangers to each other" and not deserving of litigation (Glendon, 1989, p. 253), courts increasingly feel compelled to intervene on behalf of disadvantaged partners (or at least to resolve disputes). Certainly the most famous case concerning informal marriage is Marvin v. Marvin, initially introduced in California in 1972, and finally settled in 1981 (Mitchelson, 1980; Worsnop, 1992). In this case, Michelle Triola (who legally changed her last name to Marvin shortly before the relationship ended) sued her partner Lee Marvin for half of the property accumulated during their seven-year union. Throughout their relationship, they maintained traditional gender roles; he engaging in paid employment, she forfeiting her work to be the homemaker. In the end, Michelle lost all claims to any property. The Marvin v. Marvin case is important, however, because for the first time, the

informally married were given the right to have their grievances resolved in court.

A court in Illinois ruled in a similar case (Hewitt v. Hewitt, 1979) that a woman informally married for fifteen years is not entitled to half of the property accumulated over the course of the relationship (Worsnop, 1992). Such claims have been historically denied, because the woman is defined as a "meretricious spouse"--that is, she exchanged sexual services for financial support (Mitchelson, 1980; Weitzman, 1981).

Another important case is Renshaw v. Heckler (1986), in which the United States Court of Appeals decided that an informally married woman in a relationship lasting twenty years is entitled to her partner's Social Security benefits after his death. Also, in Watts v. Watts (1987), the Wisconsin Supreme Court ruled that a woman who financially supports her male partner through medical school is entitled to some equitable compensation upon termination of the relationship. This compensation includes both "spousal" and child support (Wisensale and Heckart, 1993). Despite these rulings, however, cohabitors in general and the informally married in particular still do not enjoy all of the legal benefits that married couples enjoy (Tanfer, 1987).

But should they? Just as heated debate continues over publicly acknowledging the existence of informal marriages (the fear being that through simple acknowledgment, they will become defined as a legitimate alternative to legal marriage; Scanzoni, 1995), there is debate over whether these couples should receive benefits that are the rights of legally married couples, thereby treating informally and legally married couples similarly. In the following paragraphs, we discuss popular arguments in favor of and against legally and socially treating the informally and the legally married similarly.

Favoring Similar Treatment

Typically, arguments to treat the informally married as if they were legally married focus on concerns over the rights of the "weaker" party in the union, frequently the woman (Freeman and Lyon, 1983; Mitchelson, 1980; Weitzman, 1981). While married women who engage in traditional roles are theoretically protected in the event of divorce (that is, they are legally entitled to an equitable property division and possibly spousal support, although in actuality, they suffer enormously in terms of their post-divorce economic status; Weitzman, 1985), informally married women do not enjoy such rights. Furthermore, there is concern over the rights of children. As we stated above, many cohabitors legally marry because they believe that their children are better protected in terms of child support and inheritance rights (Freeman and Lyon, 1983; Trost, 1979). In brief, then, the similar treatment of informal and legal marrieds is favored by some in that it is thought to serve as a protective device for the weak parties in such unions (van de Wiel, 1980).

Favoring Differential Treatment

By far, the strongest argument in favor of treating the informally married differently from the legally married is that at least some of the former have explicitly chosen not to marry. Those advancing this position argue that it is unfair to impose rights and obligations of legal marriage on couples who do not wish to marry, since many of them probably chose not to marry precisely to avoid such obligations (Cretney, 1980; Deech, 1980; Finlay, 1980; Freeman and Lyon, 1983; Mitchelson, 1980; Trost, 1979). Thus, treating the informally and the legally married similarly only forces marriage laws on those who reject them. This means, then, that the informally married--many of whom live together without legal marriage in an attempt to achieve greater male/female equality in their relationships--are legally and socially cast into

traditional marital roles. Proponents of different treatment argue that society must accept the right of individuals to avoid legal marriage and its "baggage" (Freeman and Lyon, 1983). Furthermore, they argue that traditional women in informal marriages are fully compensated for their "wifely" duties (e.g., housework) while in the union. Also, the legal distinctions between children born in and out of wedlock have increasingly disappeared in Western societies. Thus, treating these cohabitors as if they were married is not necessary if the goal is to protect women and children.

Both sides present persuasive arguments. However, since informally married partners are typically employed (Blumstein and Schwartz, 1983), economic protection of weak (i.e., traditional) women does not appear to be a significant issue (even though men continue to outearn women). However, the courts have increasingly moved in the direction of treating the informally and the legally married similarly (Freeman and Lyon, 1983; Kingdom, 1990; Mitchelson, 1980). Indeed, it appears that the development of Domestic Partnership Ordinances is a further step in that direction.

Regardless of the motivations for choosing informal as opposed to legal marriage, if some informally married couples wish to be treated differently from married couples, then why did they obtain a Domestic Partnership certificate? Are they looking for the benefits of legal marriage, without its obligations? If they do want to be treated as if they are legally married, then why have they not done so? At a more fundamental level, do these couples see themselves as married or as single? This final question determines whether cohabitation is an alternative to legal marriage or an alternative to singlehood. While sociologists have argued that cohabitation is _either_ an alternative to marriage _or_ an alternative to singlehood, it may be that it is _both_, depending on the motivations of different couples. The answers to these

questions are important, as the public policy implications are great. If these couples are solely looking to maximize their benefits and minimize their costs (e.g., reduced insurance premiums combined with larger standard tax deductions), while legally married couples enjoy benefits with corresponding costs, then the informally married will meet with fierce resistance as they attempt to publicly validate their unions in a way other than through legal marriage.

Aside from debates on whether the unions of informally married couples are as valid as are those of legally married couples, does such innovation benefit women? If women are no more advantaged in informal marriage than they are in legal marriage, then there is some inherent quality of heterosexual relationships, regardless of legal status, that is detrimental to women. However, if women benefit from innovation, and that benefit is translated into more permanent unions (something in which the public has a strong vested interest, as single mothers and their children are typically socially and economically disadvantaged; Garfinkel and McLanahan, 1986), then public policy should be developed that will encourage such permanence.

As we state throughout the manuscript, little is known about the informally married, despite the desperate need for information. We break new ground in the study of cohabitation in this project, as we examine in-depth a specific population of cohabitors: those who appear to be avoiding legal marriage, rather than anticipating it. In the following chapter, we present the methodology for studying two types of the informally married (those who cohabit indefinitely without legal marriage, and those who have obtained Domestic Partnership certificates). We also discuss the measures, and provide detailed hypotheses.

CHAPTER 3
METHODS AND HYPOTHESES

There are two phases of data collection and analysis in this project, one quantitative and one qualitative. In this way, we may address questions appropriate to quantitative methods and those calling for qualitative methods. We discuss each component in detail below.

Phase I: Quantitative Component

In this component, we analyze data from the first (1987-1988) and second (1992-1994) waves of the National Survey of Families and Households. The NSFH is a nationally representative sample of the noninstitutionalized population (Sweet, Bumpass, and Call, 1988). In the first wave, over 13,000 individuals were interviewed face-to-face. This wave includes an oversampling of minorities, single-parent families, stepfamilies, newlyweds, and cohabitors. Also, over 6000 spouses and cohabiting partners completed self-administered questionnaires. In the second wave, just over 10,000 of the main respondents were reinterviewed, as were over 5600 current spouses/partners, and nearly 800 ex-spouses/partners (Voydanoff and Hansen, 1995). Finally, some of the children and parents of the main respondents were interviewed in both waves.

For the purposes of this project, we operationalize informal marriage as those unions in which two partners were cohabiting together in both waves. So, these individuals have been cohabiting for a minimum of four years (1988-1992). Recall from above that only one-third of cohabiting couples are still engaging in this arrangement after two years, while only 10% are doing so

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after five years. Thus, those who were living together in both waves are clearly engaging in an atypical form of cohabitation, thus justifying defining them as innovators. The informally married are compared to both standard cohabitors (operationally defined as those cohabiting with someone in the second wave with whom they were not cohabiting in the first wave; these short-term unions are much more typical of cohabitation), and legally married persons (those married to the same spouse in both waves). We exclude short-term marriages (those under four years) to make comparisons between informally married and legally married individuals more theoretically sound. These restrictions result in a sample of 103 informally married main respondents, 430 standard cohabitor main respondents, and 4554 legally married main respondents.

Note that the questions employed by the NSFH to ascertain cohabitation status are very broad, in that a cohabiting partner is defined as a person who spends at least half of his/her time staying with the main respondent. So, cohabitors (both the informally married and the standard cohabitors) also may maintain separate residences. A "sleeping over" arrangement, as long as half of the nights were spent together, would be considered a cohabitation. Unfortunately, we must accept this limitation of the data set.

We compare the informally married, standard cohabitors, and legally married respondents on standard sociodemographic characteristics (i.e., race, age, gender, education, household income (wages at paid employment of both spouses/partners), religion and religiosity, prior marital status, and the presence of children). These variables serve as controls in the regression models. Also, based on the research reviewed above, we constructed several interaction terms, also included in the regression models: cohabitation/ marital status by total household income; cohabitation/marital status by prior

marital status; cohabitation/marital status by the presence of children; and gender by cohabitation status.

Some researchers examine how marital status impacts on well-being (e.g., Glenn and Weaver, 1988; Lee, Seccombe, and Shehan, 1991). These studies measure well-being using one global measure from the General Social Surveys conducted by the National Opinion Research Center: "taken all together, how would you say things are these days--would you say that you are very happy, pretty happy, or not too happy?" (Lee, et al., 1991, p. 840). These studies show that the legally married are somewhat happier than are the never-married, but that the difference in the union types has been decreasing since the early 1970s.

The validity of this finding, however, is uncertain. First, there is little variance in the responses to this single item of well-being. Because so few people report that they are "not too happy," this category is combined with those who are "pretty happy" (Glenn and Weaver, 1988; Lee, et al., 1991). However, using several indicators of well-being does not overcome this problem (e.g., see Williams, 1988). Second, we cannot determine how many of the never-married are intimately cohabiting with someone, and in what form of cohabitation they are engaging (standard cohabitation or informal marriage). Most importantly, according to Ross and colleagues (Ross, Mirowsky, and Goldsteen, 1990), "the sense of control over one's own life . . . is not the same as well-being" (p. 1060). Control is a critical issue in this project, as the overall objective is to examine the degree to which couples who engage in informal marriage are being innovative in their attempt to fashion intimate dyadic relationships. While the NSFH includes numerous measures of well-being (including global measures and more specific items tapping

emotional health), we chose not to include them in the analyses here, since they do not address the more important issue of control.

We present the demographic data of the respondents in each union type in Table One (p. 50). We conducted analysis of variance to determine on which variables respondents in the three union types significantly differ at the .05 level (data not shown). Scheffe tests indicate that both the informally married and the standard cohabitors are significantly less likely to be Anglo compared to the legally married, and more likely to be African-American. Furthermore, the informally married are more likely to be Hispanic than are the legally married. The proportions of informally married and standard cohabitors in each racial/ethnic category do not significantly differ at the .05 level. Also, the respondents in all three union types significantly differ in their mean ages, with the legally married significantly older on average than the respondents in the two types of cohabiting unions (the age range is larger among the legally married as well: they range in age from twenty-three to ninety-six, compared to a range of twenty-five to seventy-five among the informally married, and a range of twenty-four to eighty-seven among the standard cohabitors). Also, a significantly larger proportion of the legally married respondents are Jewish, compared to the proportions in the other two union types. Furthermore, the mean days in attendance at religious services is significantly lower for the standard cohabitors compared to the legally married respondents. The mean incomes of both the informally married and the standard cohabitors are significantly lower than is the mean among the legally married (the means for the respondents in the two types of cohabiting unions are not significantly different). Again, the income range among the legally married is larger ($0 to $800,000) than is the income range among the informally married ($0 to $108,000) or standard cohabitors ($0 to $311,000).

Table One: Descriptive Comparisons of the Informally Married, Standard Cohabitors and the Legally Married

Variable	Informally Married	Standard Cohabitors	Legally Married
Race/Ethnicity:			
African-American	23.3%	21.2%	9.9%
Hispanic	12.6%	7.2%	6.4%
Other	1.0%	0.9%	1.1%
Anglo	63.1%	70.2%	82.4%
Age	40.8 (10.5)	36.7 (10.0)	47.7 (14.1)
Religious Affiliation:			
Protestant	40.8%	45.3%	50.4%
Catholic	31.1%	21.9%	24.2%
Jew	1.9%	1.6%	2.5%
Other	6.8%	11.4%	14.8%
None	19.4%	17.9%	7.2%
Attendance at Religious Services	2.85 (8.8)	1.8 (4.8)	4.02 (10.3)
Combined Partner/Spouse Income	$30,727.83 ($23,707.01)	$35,126.29 ($32,647.58)	$44,294.56 ($38.162.51)
Education	12.21 (2.6)	12.74 (2.6)	13.1 (3.1)
Prior Marital Status:			
Ever-Married	53.4%	62.6%	79.1%
Never-Married	46.6%	37.4%	20.9%
Presence of Children:			
Have Children	57.3%	51.9%	64.6%
No Children	42.7%	48.1%	35.4%
Dependent Variables:			
Fair Index	8.32 (1.92)	8.56 (1.45)	8.62 (1.59)

Table   One--continued

Variable	Informally Married	Standard Cohabitors	Legally Married
Conflict Index	10.0 (4.23)	10.68 (4.71)	9.25 (3.91)
Relationship Satisfaction Index	33.97 (10.7)	37.17 (8.68)	37.42 (8.81)
Perceptions of Dissolution Index	20.1 (4.45)	19.6 (4.55)	16.4 (4.73)

Note: The figures for age and education are in mean years; the figures for attendance at religious services is in mean days per year; the figures for combined partner/spouse income are in mean dollars.   The figures for the dependent variables are the mean values.   Standard deviations follow in parentheses.

The mean educational attainment of the informally and the legally married significantly differ at the .05 level, with the legally married being more highly educated. Similar to age and income, the educational attainment range among the legally married (zero to twenty-two years) is greater than is the range among the informally married (three to nineteen years) and the standard cohabitors (five to twenty-two years). Also, the proportion of informally married and standard cohabitors who have prior legal marital experience is significantly higher (at the .05 level) than is the proportion of legally married respondents who have been married prior to their current union. And, the proportion of standard cohabitors with children is significantly smaller than is the proportion of legally married respondents with children.

Four constructed indices serve as the dependent variables in these analyses. All four indices measure the relationship dynamics of the couples in the various union types. By comparing the three union types on these indices, we may assess how the relationships of the innovators (i.e., the informally married) differ from those of non-innovators (both legally married and standard cohabiting). First, all respondents indicate the degree of equity in their relationships with regard to: household chores; working for pay; and spending money. The respondents assign values to each of these items, with a value of one indicating that the arrangements in the union are very unfair to the respondent, a value of three indicating that the arrangements are fair to both spouses/partners, and a value of five indicating that the current arrangements are very unfair to one's spouse/partner. These items have limitations, most notably that equity and egalitarianism are not the same. For example, an arrangement in which both partners/spouses are employed for pay and both perform domestic labor may be equitable. However, a separate

spheres arrangement, in which one partner is the sole breadwinner and the other is the sole homemaker, may also be equitable. Thus, the findings on this measure are limited. However, this index is important, in that some of the informally married may be choosing to not legalize their relationships out of concerns of exploitation of women in traditional marriage, and instead are striving for egalitarianism. Also, comparisons among the respondents in three union types on this index will determine if women in particular are benefiting from innovation, as equity between men and women is a major feminist concern. We conducted confirmatory factor analysis on these variables, and we obtained one dimension of fairness, explaining 50% of the variance with an eigenvalue of 1.49 (the only value greater than 1.0). We sum the responses on the three items to construct an index ranging from a value of three, indicating great unfairness to the respondent, to a value of fifteen, indicating great unfairness to the respondent's spouse/partner. The midpoint on this index is nine, indicating that the relationship is no more fair to the spouse/partner than to the respondent. According to the results of our ANOVA, the mean values of the respondents in the three union types do not significantly differ at the .05 level (see Table One, p. 50). The informally married, the legally married, and standard cohabitors report similar mean values on the perceptions of equity scale.

Second, married individuals and both types of cohabitors report the frequency of conflict in their relationships with regard to: household tasks; money; spending time together; sex; and in-laws. The respondents assign values to each of these items, with a value of one indicating that the couple never argues about that particular subject, and a value of six indicating that the couple argues almost every day about that particular subject. Again, these measures are limited, because the quality of the conflict is neglected. For

example, conflict on a particular subject may be a source of deep resentment for some couples, but they do not discuss it (so they rarely or never argue about that subject). Other couples may argue more frequently on a particular subject, but do not consider its resolution to be imperative in continuing their relationship. Also, respondents likely differ in how they define conflict, with heated arguing for some couples indicating that conflict is present, and "the silent treatment" for other couples illustrating conflict. However, comparisons of the three union types on this index will determine if innovative behaviors result in less conflict, or if more conflict results due in part to a lack of precedent for these dyadic relationships. These variables were confirmatory factor analyzed to obtain one dimension of conflict, explaining 52% of the variance with an eigenvalue of 2.6 (the only value greater than 1.0). We sum the responses on these items to construct an index ranging from a value of five (indicating no conflict) to a value of thirty (indicating very frequent conflict). The mean value on this index among the standard cohabitors significantly differs from the mean among the legally married respondents at the .05 level, with the standard cohabitors reporting more frequent conflict on average. The mean among the informally married does not significantly differ from the means of the other two union types (see Table One, p. 50).

Third, respondents discuss their satisfaction in their relationships on each of the following: the understanding they receive from their spouse/partner; the love and affection received; the amount of time spent together; the demands the spouse/partner makes on the respondent; the sexual relationship; the way the spouse/partner spends money; and the work the spouse/partner performs around the house. Respondents assign values to each of these items, with a value of one indicating little satisfaction and a

value of seven indicating high satisfaction. Again, these measures have limitations, most notably that most respondents in surveys report that they are at least generally satisfied in their relationships (e.g., Nock, 1995). By using several measures of relationship satisfaction rather than one global measure, we partially overcome this limitation. However, a lack of variance may continue to be problematic. At any rate, comparisons of respondents in the three union types on this index will determine if the innovators are happier in their relationships as a result of their "cutting-edge" behaviors, compared to the other couple types. We conducted confirmatory factor analysis on these measures, and one factor emerged, explaining 61% of the variance with an eigenvalue of 4.26 (the only value greater than 1.0). We sum the responses on these items to construct an index ranging from a value of seven (indicating little satisfaction) to a value of forty-nine (indicating great satisfaction). The mean value among the informally married significantly differs at the .05 level from the means for the other two union types. More specifically, on average, the informally married are less satisfied in their unions than are the legally married or standard cohabitors. The mean values among the standard cohabitors and the legally married do not significantly differ (see Table One, p. 50).

Finally, respondents speculate on how much various aspects of their lives would change if their relationships were to end (these measures replaced those in the first wave, which assessed how much cohabitors believe their lives would change if they were to legally marry their partners). The degree to which married and cohabiting couples (both informally married and standard cohabitors) differ in this regard is an indication of how marriage and cohabitation are different lifestyles. For example, if those who are legally married are more likely to believe their lives would get worse if their

relationships were to end compared to the informally married, then we may suggest that legally married individuals are more committed to, or at least more involved with, their spouses than the informally married are committed to or involved with their partners. Respondents assign values to the following measures: standard of living; job opportunities; economic security; friendships; sex life; leisure time; and overall happiness. A value of one indicates that life in that particular area would get much worse if their relationships were to end; a value of five indicates that life in that particular area would greatly improve if their relationships were to end. Again, because respondents speculate about future outcomes, the findings from these measures are limited. For example, married women may believe that their standard of living will remain the same following legal divorce, placing faith in no-fault divorce laws (see Weitzman, 1985, for a discussion of women's economic outcomes following divorce). Similarly, some respondents may believe that their job opportunities would increase, as they are free to relocate since they are not tied down to a partner. However, if there is a joint child custody arrangement, residential mobility may not be possible. In short, these measures are limited because they refer to what may be, rather than what is. However, we include them in the analyses, because they may indicate differences among respondents in the three union types in the unions' costs and benefits. We conducted confirmatory factor analysis on these variables, and we obtained one dimension of perceived dissolution outcomes, explaining 52% of the variance with an eigenvalue of 3.6 (the only value greater than 1.0). We sum the responses on these items to construct an index ranging from a value of six (indicating that life would become much worse if the relationship were to end) to a value of thirty-five (indicating that life would greatly improve if the relationship were to end). The midpoint on this index is

20.5, indicating the life would neither get worse nor improve. The mean values among the informally married and the standard cohabitors significantly differ from the mean among the legally married at the .05 level. That is, on average, both the informally married and standard cohabitors are more optimistic about their individual outcomes if their relationships were to end than are the legally married. The means between the two types of cohabiting unions do not significantly differ (see Table One, p. 50).

We conduct multivariate analyses on these data, comparing respondents in the three union types on the measures above by employing multiple (OLS) regression (an appropriate technique for use on intervally-measured dependent variables; McClendon, 1994). We run two regression models on each dependent variable: one comparing standard cohabitors and the informally married cohabitors to the legally married respondents (to assess differences between legal marriage and the two types of cohabitation), and one comparing the informally married to the standard cohabitors (to assess differences between the two types of cohabitation). To illustrate: the informally married have a value on the perceptions of equity index that is .44 points less than the value obtained by the legally married (with all of the control variables in the model; see Table Two, Model 1, p. 73). The standard cohabitors have a value that is .19 points less than that of the legally married. When comparing just the two types of cohabiting unions, we see that the informally married do not significantly differ from the standard cohabitors ($p = .31$). Results are considered statistically significant at the .05 level. We test the regression models for multicollinearity, the influence of outliers, and heteroscedasticity (and correct them where appropriate).

Before proceeding to the hypotheses, note the following features of the demographic data. In this sample and according to 1990 Census data, the

informally married and standard cohabitors are disproportionately African-American, while the legally married respondents are disproportionately Anglo (1990 Census data indicate that 83% of Anglo households include a legally married couple, while approximately 50% of African-American households include a married couples; U. S. Bureau of the Census, 1991a, 1991b). Legally married respondents are older than respondents in the cohabiting union types, both in this sample and according to 1990 Census data (which indicate that approximately 62% of the heterosexual partners living in households consisting of two unrelated adults are under the age of 35, compared to 31% of legally married-couple households). The legally married are also more likely to be living with children under the age of eighteen, again in this sample and according to 1990 Census data (31% of heterosexual unmarried-couple households include children under the age of fifteen; 47% of married-couple households include children under the age of eighteen). While the trends in these two data sets are the same (e.g., fewer children in cohabiting households), the proportions in each category differ, a function of the different definitions of cohabitation employed in the data sets. As we mentioned above, partners in the NSFH data are required to spend at least half of their nights staying together to qualify as cohabitors. The official Census definition of cohabitation is "two unrelated adults of the opposite sex . . . who share a housing unit. . . ." (1991b, p. 81). The Census definition strongly implies a sole residence. These differing definitions impact on these descriptive data.

Finally, according to NSFH data (comparable Census data are not available), the legally married are more likely than are respondents in the cohabiting unions to claim a religious affiliation, and they attend services more frequently. They also have higher household incomes and educational

levels. These descriptive results reflect those found in other studies on cohabitation (e.g., Bumpass and Sweet, 1989; Bumpass, et al., 1991; Glick and Spanier, 1980; Tanfer, 1987; Thornton, Axinn, and Hill, 1992).

We developed several hypotheses in this component. First, we hypothesize that perceptions of equity among the informally married cohabitors significantly differ from those of the respondents in the other two union types, and informally married women in particular significantly differ from women in the other two union types (Hypothesis #1A). Some of these informally marrieds (both men and women) may be avoiding marriage in an attempt to make a public statement that achieving egalitarianism is a priority in their relationship, while the legally married and standard cohabitors are engaging in mainstream ways of fashioning dyadic relationships, suggesting that they are less concerned with making this public statement. This is not to say that legally married couples are not struggling to achieve egalitarianism. However, their conformity to tradition by legally marrying suggests that their perception of this struggle requires less radical methods.

It is difficult to determine how heightened awareness affects perceptions of fairness. For example, the informally married (both women and men) may perceive less equity than do the legally married and the standard cohabitors, simply because they may be more conscious of it. However, because they are also aware of the traditional gender roles in legal marriage, which they believe they are avoiding by being innovative in their own intimate relationships, they may perceive equity as being particularly prevalent in their relationships, compared to those of legally married couples. Thus, the informally married on average either express the highest levels of equity or the lowest levels, while the legally married on average express either the lowest levels of equity or the highest levels, respectively. This

hypothesis assumes that there are benefits to innovation. If we find no differences on this measure between the legally and the informally married, then the struggle to innovate is fruitless in this one regard. A finding of no difference also supports Gravenhorst's (1988) notion of erotic friendship-- unions that vary with regard to legal status share other more important similarities.

Furthermore, since the standard cohabitors are living together without marriage (and many of them are testing their compatibility for future marriage), we expect them to be more conscious of inequity (though not to the extent of the informally married). As a result, we hypothesize that standard cohabitors significantly differ in their perceptions of fairness from respondents in the other two union types (Hypothesis #1B). Again, however, it is unclear how their heightened awareness of inequity affects perceptions in their relationships.

Second, we hypothesize that standard cohabitors engage in more conflict than do respondents in the other two union types, simply because they lack the relationship history from which the other respondents may benefit (as it may serve as a kind of buffer against trouble; Hypothesis #2A). Similarly, we hypothesize that standard cohabiting women in particular engage in more conflict with their partners than do women in the other two union types. While it is conceivable that standard cohabitors are in "the glow of newfound love," and may therefore minimize potential problems, we expect that this glow will wear off quickly, and the unresolved conflicts will be evident. We expect no differences between the legally married and the informally married, or between legally and informally married women in particular, on this measure (Hypothesis #2B). Here, we hypothesize that duration of the unions is more important than is union type (contrary to

perceptions of equity, where union type is hypothesized to be more important than duration). Finding support for this hypothesis will lend support to Gravenhorst's (1988) notion of erotic friendships.

Third, few studies have examined relationship satisfaction regardless of marital status, preferring to focus on marital quality while varying premarital cohabitation experience. It may be that cohabiting couples, regardless of subsequent marriage, reflect similar levels of satisfaction compared to married couples, and that marriage changes their feelings. Thus, in spite of a plethora of previous research which indicates that cohabiting couples are less happy after marriage, we hypothesize no differences between the informally married and the legally married on this measure, largely since these respondents are not expected to differ in their frequencies of conflict (Hypothesis #3A). We hypothesize, however, that standard cohabitors are less satisfied than are respondents in the other unions, since they perceive greater inequity and argue more frequently, because they have less experience in resolving their problems (Hypothesis #3B). Departing from these general hypotheses, we expect that informally married women are slightly more satisfied than are legally married women, as attempts at innovation may actually be attempts at increasing satisfaction (Hypothesis #3C). Thus, we are hypothesizing that greater satisfaction is a benefit of innovation for women. Also, we hypothesize that standard cohabiting women express lower levels of relationship satisfaction than do women in the other union types, again as a function of their increased perceptions of inequity and frequency of conflict (Hypothesis #3D).

Next, we hypothesize that the legally married respondents are most likely to believe that negative change will occur in their lives if their relationships were to end (Hypothesis #4A). Their differing perceptions are

due to the importance society continues to place on legal marriage as a social marker of one's status (Scanzoni, 1995). Also, it is more difficult to end a marriage legally or socially (as individuals again place more importance on marriage as a relationship than on unmarried unions). Innovation may be beneficial because other areas of the former partners' lives may suffer less of an impact if their unions dissolve. We hypothesize that standard cohabitors are least likely to perceive change if their relationships were to end, because they have invested less time in them (as their unions are by definition short-term; Hypothesis #4B). Having a brief relationship history results in less of an impact on the respondent's life if the relationship dissolves.

Data from the second wave of the NSFH (and the quantitative component) contribute to this project through the descriptive information provided. In some instances (i.e., with regard to perceptions of equity, relationship satisfaction, and perceptions of outcomes upon dissolution), we hypothesize that there are benefits to innovation, particularly for women. In another instance (i.e., frequency of conflict), we expect legal and informal marriages to be very similar, supporting the alternative hypothesis of no difference and Gravenhorst's (1988) contention that intimate relationships of various legal forms are part of the broader construct of erotic friendships. The qualitative component addresses the motivations for choosing informal marriage over legal marriage, the perceived differences between a Domestic Partnership Ordinance certificate and a marriage license, and the future plans of licensed cohabitors. The qualitative component also digs much more deeply into the character of informal marriage.

Phase II: Qualitative Component

In order to better understand motivations to informally marry rather than legally marry, we conducted telephone interviews with heterosexual

cohabitors who have obtained Domestic Partnership certificates in the following cities: Ann Arbor, MI; Madison, WI; Minneapolis, MN; and Seattle, WA. Some cities charge exorbitant fees for this information, making inclusion in the sample unfeasible (e.g., Cambridge, MA), while the records in other cities are confidential (e.g., New York City). Also, some cities do not have the staff to fill a request for this information (e.g., San Francisco). None of these cities records the genders of the partners, making it difficult in some cases to determine if a couple is heterosexual or homosexual. We obtained a heterosexual sample by determining which couples have first names that strongly suggest a heterosexual union (e.g., William and Christine). By necessity, a good minority of couples are not classifiable by this method. By assigning the couples to one of three categories (heterosexual, homosexual, or unsure), we determined that most couples are homosexual. The city clerks supplied the names and addresses of all couples who have applied for these certificates, and we obtained telephone numbers from Directory Assistance. We completed interviews with one partner in a total of twenty-three couples (eight in Madison, WI; seven in Minneapolis, MN; seven in Seattle, WA; and one in Ann Arbor, MI).

We initially approached each couple by means of a mailed letter, outlining the goals of the research project and soliciting their participation. The greater purpose of this letter was to assure all potential respondents of the legitimacy of the project (as a phone call from an unknown person who is asking for personal information may make respondents wary, resulting in refusals to participate; Dillman, 1978). Approximately two weeks after we mailed the introduction letters, we contacted the respondents by telephone to obtain completed interviews. We chose two weeks, as it provides enough time for letters to be received, but not enough time has passed for respondents to

forget about the interview, or to decide to refuse to participate. Because both cohabiting partners are typically employed (Blumstein and Schwartz, 1983), we conducted interviews during the evening hours and on weekends, to increase the likelihood of a successfully completed interview. We made up to six telephone attempts to each household on different evenings and weekend days, and at different times during the calling period. If after six attempts no respondent was contacted, the phone number was retired.

We randomly selected partners from each couple for participation. We preferred an approximately even distribution of men and women, simply because we expect gender differences in motivations to informally marry rather than legally marry. That is, while innovation may be more beneficial to women, we must also explore why men choose to be innovative rather than follow tradition.

Note that holding a Domestic Partnership certificate does not indicate that a couple has been cohabiting for a lengthy period of time. Indeed, there is no minimum length of time that partners must be cohabiting before they are eligible to apply for a certificate. However, these couples have gone to the trouble to secure a certificate rather than to simply continue cohabiting or legally marrying. In this respect, then, we argue that they qualify as being informally married, because they have behaviorally engaged in a process that accords public acknowledgment to their cohabiting unions in a way other than through legal marriage. Since the goal of this project is to study those who have chosen innovative unmarried cohabitation as opposed to legal marriage, those with Domestic Partnership certificates clearly qualify for inclusion.

Couples have been cohabiting for as little as six months (at the time of the interview) to as long as fifteen years. These couples report having their

Domestic Partnership certificates for as little as three months to up to six years.

Fifteen of the respondents are women; eight respondents are men. These licensed domestic partners tend to be Anglo (in sixteen of the couples, both partners are Anglo); both partners in one couple are Hispanic; both partners in another couple are European; and the remaining five couples are biracial (including three Anglo-Hispanic couples, one Anglo-Asian couple, and one Anglo--African-American couple).

The partners range in age from nineteen to fifty-five; most are in their twenties and thirties. There is a fair degree of age heterogamy, with partners in five couples differing in age by five or more years (the partners in three of these couples differ in age by at least ten years).

These licensed domestic partners are also well educated, with at least one partner in eighteen of the couples working towards a Masters degree as a minimum. In only one couple did both partners complete their education with high school diplomas. There is also some heterogamy with regard to educational attainment, with four couples reporting that one partner holds a graduate degree while the other completed his/her education with either a high school diploma or college degree.

The combined incomes of these couples range from $12,000 (both partners are full-time students) to $130,000 per year. In five of these couples, both partners contribute equally to the household income; in six couples, one partner contributes all or nearly all of the household income (the male partners contribute all in four cases; the female partners contribute all in two cases). The partners in thirteen of these couples are employed about the same number of hours per week. In two couples, the male partners work substantially more hours than do their female partners; the reverse is the case

in the other two couples. In the remaining six couples, one partner is employed full-time, while the other partner is enrolled in college or graduate school full-time (women are the students in four of the six cases).

Nineteen of the twenty-three couples share joint bank accounts-- checking, savings, or both. Often, they pool their incomes and pay household expenses out of their joint account. Doing so makes it difficult to determine the extent to which couples share in paying the bills, such as the rent or mortgage and utilities. However, thirteen couples state that they split the mortgage/rent, with ten of them explaining that the split is even (each pays half). Five of these thirteen couples also state that they evenly split paying other household bills; the other eight couples report that the costs are shared, but one partner pays a little more than the other. Eight couples report that one partner pays most of the rent/mortgage and other bills, with five male partners and three female partners bearing most of the costs. The other two couples either share the cost of bills based on the proportion of household income each contributes, or they assign specific bills (regardless of cost) to each partner (e.g., one partner buys the food while the other pays the utilities).

One partner in four couples has been previously married; both partners have been previously married in five couples. For eight other couples, neither partner has ever been married or has ever cohabited with someone of the opposite sex other than their current partner. Since obtaining their Domestic Partnership certificates, nine of these twenty-three couples have legally married. Furthermore, an additional couple is currently "taking a breather" from their relationship--not fully dissolved, but not fully together. We include these couples in the analyses, but identify them where appropriate. Although the currently married couples clearly did not reject

legal marriage, they did put it aside in favor of an alternative, at least temporarily. Therefore, they add to our understanding of why couples choose to cohabit rather than marry, and why some cohabiting couples choose to become licensed domestic partners.

In summary, a picture emerges of heterosexual licensed domestic partners as well educated and less traditional with regard to mate selection. The mate selection patterns of these couples are particularly heterogamous with regard to race/ethnicity and age. These couples are diverse with regard to income; however, since several couples include a partner who is enrolled in school, which restricts their current household income but will likely increase it substantially later, these couples appear to be generally economically advantaged. There is diversity in how responsibility for household costs is allocated, but the majority of couples split costs evenly (regardless of differences in income; Blumstein and Schwartz (1983) report similar results in their study of unlicensed cohabitors). Finally, some couples have been cohabiting for only a brief period of time, while other couples have been cohabiting for years. Domestic Partnership certificates are relatively new to the majority of couples (as we would expect, since these Ordinances were implemented recently).

The main objective of the qualitative interviews is to determine why these couples have decided to engage in informal marriage rather than legal marriage. Therefore, we assess the process involved in obtaining a Domestic Partnership certificate, and how the couple decided to not legally marry (and indeed, whether marriage has even been discussed). We also probe for the roles of economic incentives and ideological beliefs. Consistent with the literature reviewed in Chapter Two, we expect couples' motivations to obtain Domestic Partnership certificates and to avoid legal marriage include:

economic incentives; past negative experiences with legal marriage; ideological opposition to marriage (including a belief that equality can only be achieved outside of legal marriage); and a belief that marriage is not socially necessary in order to cohabit intimately. It is very unlikely that any of these couples simply drifted into informal marriage, as they went through the trouble of obtaining these certificates.

Furthermore, we question these respondents at length as to whether they believe they will marry their partner someday, and if appropriate, why they are waiting to marry. If they do not plan on marrying, we ask how and why they arrived at this decision. Since nine of the twenty-three couples have legally married, we explore whether those who did marry (or intend to do so) differ from those who are not anticipating marriage in their motivations to obtain Domestic Partnership certificates. More specifically, those ideologically opposed to marriage may be least likely to anticipate it, while those obtaining their certificates for economic reasons may be most likely to anticipate marriage. To clarify this issue, we explore their perceptions in the differences between a marriage license and a Domestic Partnership certificate. Couples who perceive few differences between the two types of licenses may define themselves as already being essentially married, and may decide to not engage in the hassle of formalizing their unions.

Associated with the issue of licensed cohabitors as essentially married or single is whether courts should treat cohabitors dissolving their unions as if they are married couples obtaining a divorce. Again, motivations for obtaining Domestic Partnership certificates likely impacts on attitudes toward this public policy issue. For example, those couples avoiding legal marriage due to past negative experiences with it or due to ideological opposition are likely to see the increasing similarity in the courts' treatment of cohabitors

and the legally married as a negative trend, as they are explicitly attempting to avoid marriage and its consequences in the first place. However, couples who define themselves as being essentially married may be likely to view this trend as a positive development. Regardless of whether similar treatment is a positive or negative development, we expect that few couples have gone to the trouble of drawing up some type of separation agreement. Just as legally married couples rarely draw up pre-nuptial agreements, adhering to a belief in invulnerability ("nothing could tear the two of us apart"), informally married couples may also see such documents as unnecessary.

We also discuss the future childbearing plans of these couples. Do they plan to have children (or do they already have children)? Would the presence or anticipation of children affect their plans regarding marriage? Legal marriage continues to be the socially ideal setting for parenting (Scanzoni, 1995). These couples may subscribe to innovation, but when children are expected, legal marriage may seem to be the logical course of action. Indeed, several researchers report that even couples who have been cohabiting for many years legally marry in response to the expectation of children (e.g., Trost, 1979). Just as the presence of children markedly changes attitudes regarding the appropriateness of women's employment (Willetts-Bloom and Nock, 1994), they change attitudes regarding the necessity of legal marriage.

Finally, we explore how others (specifically other family members, friends, members of their religious communities, and employers and co-workers) reacted when learning of a couple's cohabiting arrangement, and of their Domestic Partnership certificate. Those outside of the dyad may react to a couple's decision to cohabit rather indifferently, as cohabitation is considered to be only a temporary arrangement. Others may react more negatively due to their traditional beliefs regarding cohabitation as an inappropriate living

arrangement. Also, those outside of the dyad may react positively to a couple's decision to obtain a Domestic Partnership certificate, believing that any piece of paper legitimizing the union is better than none. Others, however, may react negatively, believing that such certificates indicate an inappropriate rejection of legal marriage. How those outside of the dyad react to a couple's status is important, because it may impact on the relationship dynamics within the dyad.

Conclusion

In the next eight chapters of this manuscript, we present the results of the quantitative component. First, we compare the informally married, standard cohabitors, and the legally married on their perceptions of equity in their relationships. Next, we compare the respondents in these three union types on their frequencies of conflict. Third, we compare them on their relationship satisfaction. Finally, we compare them on their perceptions of how their lives would change if their relationships were to end. In each of these chapters, we also examine the extent to which innovation benefits women in particular, by increasing their perceptions of equity and relationship satisfaction, and decreasing their frequencies of conflict with their partners and their concerns of their outcomes in the event of union dissolution, compared to non-innovative women. Finally, in Chapter Eight, we provide a synthesis of these quantitative results.

PERCEPTIONS OF EQUITY

Recall from above that we summed responses of perceptions of equity on three items (completing household chores; working for pay; and spending money) to construct an index ranging from a value of three, indicating that the relationship is very unfair to the respondent, to a value of fifteen, indicating that the relationship is very unfair to the respondent's spouse/partner. The midpoint on this index is nine. A value below nine on this index indicates that respondents perceive the current arrangements in their unions as more unfair to them, compared to their spouses/partners; a value above nine indicates that respondents perceive the arrangements in their unions as more unfair to their spouses or partners than to themselves. In this way, we may observe the direction of perceived inequity.

Recall that we ran two sets of models on this dependent variable. In the first set of models, we compare the informally married and standard cohabitors to the legally married respondents. In the second set of models, we compare the informally married to the standard cohabitors. We consider results to be statistically significant at the .05 level.

Comparisons of Cohabitors and Marrieds

We entered the variables in three steps, using multiple (OLS) regression. First, we entered only the cohabitor dummy variables (the informally married and the standard cohabitors); they are nonsignificant

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(r^2 = .0008, p = .14). The informally married, the legally married, and standard cohabitors perceive similar levels of equity in their respective unions.

On the second step (see Table Two, Model 1, p. 73; b = unstandardized coefficients; beta = standardized coefficients), we entered the race/ethnicity dummy variables (with Anglos as the reference category), the religious affiliation dummy variables (with those with no affiliation as the reference category), attendance at religious services, gender, age, combined partner/spouse income, educational attainment, and the dummies for prior marital status and the presence of children (r^2 = .09, p < .0001). Both the informally married and the standard cohabitors are more likely than are the legally married respondents to state that the arrangements in their relationships are more unfair to them than to their partners. African-Americans and those with other racial/ethnic identifications are more likely than are Anglos to state that the current arrangements in their relationships are more unfair to them than to their spouses/partners. Not surprisingly, women are more likely than are men to perceive the arrangements in their relationships as being more unfair to them than to their spouses/partners. As age increases, perceptions that arrangements are more unfair to the respondents than to their spouses/partners increase. As educational attainment increases, beliefs that the relationship is more unfair to the spouse/partner than to the respondent increase. Finally, those with children are more likely than are those without children to state that the arrangements in their relationships are more unfair to them than to their spouses/partners.

The beta coefficients indicate the standardized size of each predictor variable in the model. That is, because the independent variables are measured in different units (e.g., income is measured in dollars; education is measured in years), in order to compare the impact of each independent

Table Two: OLS and WLS Regressions of Perceived Fairness on Cohabitation/Marital Status and Controls: Outliers Included

Independent Variables	Model 1 OLS Regression Coefficients (Std Error of b)		Model 2 WLS Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.439 (.167)	-.042**	-.443 (.229)	-.039
Standard Cohabitation (0=No; 1=Yes)	-.187 (.091)	-.036*	-.187 (.080)	-.033*
Legal Marriage (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity: African-American	-.322 (.077)	-.068++	-.332 (.092)	-.066+
Hispanic	-.090 (.103)	-.015	-.113 (.082)	-.018
Other	-.475 (.205)	-.036*	-.403 (.244)	-.027
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-.789 (.046)	-.270++	-.771 (.044)	-.242++
Age (in years)	-.005 (.003)	-.038*	-.004 (.002)	-.036
Religious Affiliation: Protestant	.023 (.082)	.008	.011 (.082)	.003
Catholic	.087 (.089)	.026	.057 (.088)	.015
Jew	-.173 (.174)	-.017	-.157 (.193)	-.015
Other	.090 (.096)	.022	.114 (.095)	.025
None	reference category		reference category	

Table   Two--continued

Independent Variables	Model 1 OLS Regression Coefficients (Std Error of b)		Model 2 WLS Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Attendance at Services (in days/year)	.003 (.002)	.020	.003 (.002)	.019
Combined Partner/Spouse Income (in dollars)	.000001 (.0000007)	.031	.000001 (.0000006)	.024
Education (in years)	.020 (.009)	.039*	.017 (.008)	.033*
Previously Married (0=No; 1=Yes)	-.023 (.056)	-.007	-.048 (.055)	-.013
Presence of Children (0=No; 1=Yes)	-.142 (.059)	-.044*	-.109 (.053)	-.033*
Constant:	9.202 (.197)		9.185 (.185)	

Model 1:

$r^2 = .09$ n = 3737
F   = 22.534   sig = .0001

Model 2:

$r^2 = .09$ n = 3737

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*$p < .05$ **$p < .01$ +$p < .001$ ++$p < .0001$

variable on the dependent variable, we must standardize each variable by dividing its standard deviation by the standard deviation of the dependent variable, and multiplying this result by the value of the unstandardized coefficient. We then express the variable with regard to how many standard deviations it deviates from the mean (Blalock, 1979). The larger the effect of an independent variable, the farther from 0 the beta coefficient will be. In this model, we see that gender has the largest impact on perceptions of equity: the other beta coefficients do not even begin to approach the size of the beta for the gender variable. This indicates that gender of the respondents has a much stronger impact in predicting perceptions of equity than does union type. While the legally married perceive more equity than do the informally married or standard cohabitors, the powerful influence of gender remains.

Multicollinearity prohibits including all interaction terms in the same model. For example, the variance inflation factor of each variable in the model including all interaction terms exceeds 5.4 on the standard cohabitation dummy variable, and 5.5 on the informal marriage dummy variable. To overcome this problem, we ran four separate models, each one including one set of interaction terms (e.g., standard cohabitation by income and informal marriage by income). This procedure reduced the variance inflation factors to values no greater than 3.3 for all variables in the models.

The first model includes the interaction terms of cohabitation status (both the informally married and the standard cohabitors) by combined partner/spouse income. Recall from earlier that we expect some cohabitors are choosing informal marriage over legal marriage in order to maximize their economic interests. These interaction terms determine whether household income operates differently for respondents in various unions. The interaction terms are nonsignificant (p > .05), suggesting that household

income similarly affects perceptions of fairness among respondents in the three union types.

We entered the interaction terms of cohabitation status by prior marital status into the next model. Again, recall from above that some couples may be avoiding legal marriage due to past negative experiences with it. These interaction terms are nonsignificant ($p > .05$), indicating that being legally married prior to the current relationship does not differentially affect the perceptions of equity among the respondents in the three union types.

We entered the interaction terms of cohabitation status by the presence of children into a third model. We included these interaction terms to determine if the presence of children differentially impacts on perceptions of equity in these union types, as the informally married and standard cohabitors are more likely to be living with their partners' children than are legally married spouses. These interaction terms are also nonsignificant ($p > .05$).

The fourth model includes the interaction terms of gender by cohabitation status. These interaction terms determine if women in various types of dyadic relationships differ in their perceptions of fairness. The interaction terms are nonsignificant ($p > .05$), suggesting that women in informal marriages do not differ in their perceptions of equity from women in other union types. Thus, informal marriage is not beneficial to women in particular. However, legal marriage is not particularly beneficial to women, either.

In addition to multicollinearity tests, we also tested these models for heteroscedasticity. First, we examined the partial plots of the squared estimated residuals by each independent variable. If the variance in the distribution of the residuals increases or decreases as the values of the predictor variable increase, then heteroscedasticity is present. For a

dichotomous independent variable, if the spreads of the two clusters of points (one cluster for each category of a dichotomous variable) differ dramatically, then heteroscedasticity is present (Agresti and Finlay, 1986). Examination of the partial plots indicates that heteroscedasticity is present: the two clusters of residuals differ in the plots with the informal marriage dummy, the standard cohabitation dummy, the other racial/ethnic affiliation dummy, and the Jew religious affiliation dummy as the predictor variables. The variability in the distribution of the residuals decreases as the values of the predictor variable increase. While we may discern a pattern, it is rather weak. Also, each of these variables has a small number of cases (e.g., recall that only two percent of the sample are informally married). The result is that a partial plot with a dichotomous independent variable may suggest that heteroscedasticity is present, because one category of the predictor variable has a small number of cases. This pattern may not occur if we had more cases in that category. The same is true with an intervally-measured independent variable, such as income. For example, because most respondents are clustered together in their incomes, the partial plot may suggest that heteroscedasticity is present because few respondents earn very high incomes. As a result, we also tested for heteroscedasticity by employing the Spearman rank-order correlation test (Gujarati, 1988). This test indicates that several variables significantly correlate with the absolute residuals, which is an indication that heteroscedasticity is present. For example, in the model with no interaction terms, the following variables significantly correlate with the absolute residuals: the informal marriage dummy variable ($r = .04$), the Hispanic dummy variable ($r = -.03$), gender ($r = .25$), age ($r = -.06$), and the presence of children dummy variable ($r = .07$). These coefficients are rather small, indicating that the present heteroscedasticity is not strong.

In the model including the interaction terms of cohabitation status by income, the same partial plots suggest that heteroscedasticity is present, and the same variables as listed above in the Spearman test significantly correlate with the absolute residuals (the coefficients are very similar to those obtained in the previous model), as does the interaction term of informal marriage by combined partner/spouse income (r = .04).

In the model including the interaction terms of cohabitation status by prior marital status, the same partial plots as listed above (with the exception of the plot in which standard cohabitation is the predictor variable) suggest that heteroscedasticity is present, and the same variables as above in the Spearman test again significantly correlate with the absolute residuals (the interaction terms are nonsignificant).

In the model including the interaction terms of cohabitation status by the presence of children, the same partial plots as those listed in the original model, in addition to the plot with the interaction of informal marriage by the presence of children, indicate that heteroscedasticity is present. Also, the same variables as listed above in the Spearman test again significantly correlate with the absolute residuals, as does the interaction term of informal marriage by the presence of children (r = .05).

Finally, in the model including the interaction terms of gender by cohabitation status, the same partial plots as those listed in the original model indicate that heteroscedasticity is present. Also, the same variables as listed above in the Spearman test significantly correlate with the residuals, as do the standard cohabitation status dummy (r = -.04) and both interaction terms (gender by informal marriage: r = .07; gender by standard cohabitation: r = .05).

All of these plots indicate that the degree of heteroscedasticity present is rather weak. Also, the small correlation coefficients obtained in the Spearman rank-order correlation test also suggest that the heteroscedasticity is rather weak.

Because both the partial plots and the Spearman rank-order correlation test suggest that heteroscedasticity is present (albeit weak), we attempted to correct for heteroscedasticity by employing a WLS estimation procedure (Gujarati, 1988). To compute the weights, we regressed e_i^2 on all independent variables in the models. Then, we took the predicted e_i^2 from these equations and computed the weights for WLS as $W=1/sqrt(e_i^2)$. In the first model (with no interaction terms), the partial plots with informal marriage, the African-American dummy variable, the Hispanic dummy variable, the other racial/ethnic identifications variable, the Jew religious affiliation variable, and attendance at religious services as the predictors all suggest that heteroscedasticity remains (although it continues to be rather weak). Again, the pattern indicates decreasing variability in the distribution of the residuals as the values of the predictor variable increase. Also, according to the Spearman rank-order correlation test, several of the weighted variables continue to significantly correlate with the absolute residuals: the African-American dummy variable ($r = .04$), gender ($r = .15$), age ($r = -.07$), education ($r = .06$), the prior marital status dummy variable ($r = -.04$), and the presence of children dummy ($r = .04$; again, note the small size of these coefficients, indicating that the heteroscedasticity is weak).

In the model including the interaction terms of cohabitation status by combined partner/spouse income, the partial plots with the Hispanic dummy, the other racial/ethnic identifications dummy, the Jew affiliation dummy, and the interaction term of informal marriage continue to suggest that

heteroscedasticity remains, although it is rather weak. Also, according to the Spearman test, the same variables as above continue to correlate significantly with the absolute residuals (the interaction terms are nonsignificant).

In the model including the interaction terms of cohabitation status by prior marital status, the plots with the informal marriage dummy variable, attendance at religious services, income, and the interaction term of informal marriage by prior marital status, in addition to the plots of the predictor variables listed above, continue to suggest that heteroscedasticity is present. Also, the same variables as listed above in the Spearman test correlate significantly with the absolute residuals (the interaction terms are not significant).

In the model including the interaction terms of cohabitation status by the presence of children, the plots with the informal marriage variable, the Hispanic dummy, the other racial/ethnic identifications dummy, the Jew affiliation dummy, and the interaction term of informal marriage by the presence of children as the predictor variables suggest that heteroscedasticity continues to be present, but again, the pattern is rather weak. Again, the same variables as listed above in the Spearman test correlate significantly with the absolute residuals (the interaction terms are not significant).

Finally, in the model including the gender by cohabitation status interaction terms, the plots listed above, in addition to the plot with standard cohabitation as the predictor variable, indicate that heteroscedasticity is present, and the same variables listed above in the Spearman test continue to correlate significantly with the absolute residuals (as does the interaction term of gender by standard cohabitation; $r = .06$).

Again, all of these plots and the statistically significant correlations from the Spearman test indicate that the heteroscedasticity in these models is rather weak.

The r-square values of the WLS models are the squared correlations between the observed (y) and the predicted (y-hat) values, which is the same as in OLS regression. In the WLS model with no interaction terms ($r^2 = .09$; see Table Two, Model 2, p. 73), the informally married and the legally married respondents no longer significantly differ on this measure (p = .0532). Those with other racial/ethnic identifications no longer differ from Anglos (p = .10), and there are now no age differences in perceptions of fairness (p = .09). Gender continues to be the strongest predictor of perceptions of equity, while union type is rather weak (according to the beta coefficients). All other results are similar to those obtained in the OLS model.

In the WLS model including the interaction terms of cohabitation status by income, the interaction terms are nonsignificant (p > .05). Furthermore, the interaction terms of cohabitation status by prior marital status, cohabitation status by the presence of children, and gender by cohabitation status are all nonsignificant in the WLS models (p > .05).

These results indicate that the legally and the informally married respondents perceive similar levels of equity, contrary to the OLS model with the control variables included, in which the informally married perceive less equity than do the legally married. This finding of no difference is similar to the OLS model in which only union type is included. The results of these various models suggests that there are few differences in perceptions of equity among respondents in these two union types, as in only one model do differences emerge. Standard cohabitors, however, consistently perceive less equity than do the legally married. Also, gender is clearly important in

predicting perceptions of equity: women, regardless of union type, consistently perceive less equity than do men, and gender is consistently the strongest predictor of perceptions of equity. Furthermore, informally married women do not experience an advantage over women in other union types, as the interaction terms of gender by union type are consistently nonsignificant. According to these models, innovation in fashioning intimate dyadic relationships through informal marriage does not result in greater perceptions of equity among women. However, conformity to current standards of coupling (i.e., legal marriage) does not result in women's greater perceptions of equity, either.

Our attempts to resolve the problem of heteroscedasticity were not successful. First, several of the partial plots continued to indicate a pattern of decreasing variability in the residuals as the values of the predictor variable increase. Also, the Spearman rank-order correlation test also indicates that several predictor variables continue to correlate significantly with the absolute residuals. Finally, the standard errors in the WLS model are not consistently smaller than are those obtained in the OLS model. A reduction in the standard errors is a benefit of weighted least-squares when heteroscedasticity is correctly resolved (Blalock, 1979). Overall, then, we have more confidence in our results from the OLS models, particularly the model with the outliers removed, which shows no difference in perceptions of equity between the informally and the legally married.

To determine if these findings are the result of particularly influential cases, we tested these models for the influence of outliers. We defined a case as an outlier if all four of the following criteria were met (Bollen and Jackman, 1985): the obtained Rstudent statistic was greater than the value of two; the obtained Dfits statistic was greater than twice the square root of the number of

independent variables in the model plus one, divided by the number of cases; the obtained Dfbeta statistic was greater than two divided by the square root of the number of cases; and the obtained hat-matrix statistic was greater than twice the number of independent variables plus one, divided by the number of cases. We removed these cases from the analysis. Also, we ran partial plots on the residuals of each independent variable by the dependent variable. We checked cases that we visually determined to be outliers on the formal criteria above, and we removed them from the analysis if three of the four cut-off points were exceeded, up to a total of thirty cases (or approximately .8% of all cases). Ten of the thirty outlying cases are informally married respondents (versus only 2% of the total sample); the remaining twenty outlying cases are legally married respondents. Also, approximately half (58.6%) of the outlying cases are Anglos, compared to 81% in the total sample, while 17% of the outliers are African-Americans (compared to 11% in the total sample), and over twenty percent (20.7%) of the outliers are Hispanics (compared to 6.6% in the total sample). Because a disproportionate number of outliers are informally married respondents and non-Anglo, the following results are tentative.

We entered the variables into the models without the outlying cases employing the same strategy as above. The model with only the cohabitation status dummy variables is nonsignificant (p = .69). Similar to the original OLS model with only union type included, respondents in the three union types do not significantly differ in their perceptions of equity. In the model with all variables entered except for the interaction terms (r^2 = .09, p < .0001; see Table Three, Model 1, p. 84), standard cohabitors are more likely than are the legally married respondents to perceive their relationships as being more unfair to themselves than to their partners, similar to the OLS model with the outliers

Table Three: OLS and WLS Regressions of Perceived Fairness on Cohabitation/Marital Status and Controls: Outliers Removed

	Model 1		Model 2	
	OLS Regression Coefficients (Std Error of b)		WLS Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.102 (.175)	-.009	-.030 (.082)	-.003
Standard Cohabitation (0=No; 1=Yes)	-.185 (.088)	-.037*	-.175 (.073)	-.031*
Legal Marriage (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity: African-American	-.353 (.074)	-.077++	-.354 (.089)	-.072++
Hispanic	-.013 (.101)	-.002	-.061 (.063)	-.010
Other	-.050 (.212)	-.004	-.247 (.078)	-.016**
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-.796 (.045)	-.281++	-.760 (.041)	-.243++
Age (in years)	-.004 (.002)	-.031	-.003 (.002)	-.027
Religious Affiliation: Protestant	.009 (.080)	.003	-.006 (.076)	-.002
Catholic	.072 (.087)	.022	.038 (.082)	.010
Jew	-.171 (.177)	-.017	-.109 (.099)	-.010
Other	.098 (.094)	.024	.114 (.088)	.026
None	reference category		reference category	

Table   Three--continued

Independent Variables	Model 1 OLS Regression Coefficients (Std Error of b)		Model 2 WLS Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Attendance at Services (in days/year)	.004 (.002)	.027	.005 (.002)	.032**
Combined Partner/Spouse Income (in dollars)	.000001 (.0000007)	.037*	.000001 (.0000004)	.023+
Education (in years)	.017 (.009)	.035*	.013 (.007)	.026
Previously Married (0=No; 1=Yes)	-.028 (.055)	-.009	-.036 (.048)	-.010
Presence of Children (0=No; 1=Yes)	-.162 (.057)	-.052**	-.129 (.048)	-.040*
Constant:	9.208 (.191)		9.191 (.171)	

Model 1:

$r^2 = .09$ n = 3707
F = 23.852   sig = .0001

Model 2:

$r^2 = .09$ n = 3707

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*p < .05   **p < .01   +p < .001   ++p < .0001

included. Unlike the original OLS model, the informally married do not significantly differ from the legally married on this measure (p = .56). Also, those with other racial/ethnic identifications no longer differ from Anglos, contrary to the original OLS model. Age is no longer a significant predictor of perceptions of equity. As income increases, respondent beliefs that the relationship is more unfair to their spouse/partner increase. All other results are similar to those obtained in the OLS model with the outliers included. Gender is again the strongest predictor of perceptions of equity.

The interaction terms of cohabitation status by income are nonsignificant (p > .05), as are the interaction terms of cohabitation status by prior marital status, cohabitation status by the presence of children, and gender by cohabitation status.

These results confirm our assertion above that the informally married and the legally married perceive similar levels of equity. Thus, while the informally married do not benefit from their status by perceiving higher levels of equity compared to the legally married, they are not disadvantaged by not legally marrying, since the perceptions of equity between the respondents in the two union types are similar. These findings also confirm those in the OLS model with the outliers included concerning standard cohabitors. More specifically, standard cohabitors do perceive less equity than do the legally married respondents. This finding may be a function of time: standard cohabitors by definition are in short-term unions, while the legally married have been involved in their unions for a minimum of four years. We more fully discuss relationship duration later.

These findings also confirm the powerful influence of gender in predicting perceptions of equity found in the original models. Again, women, regardless of union type, perceive less equity than do men. Also, women are

not benefiting from informal marriage, as the interaction terms of gender by union type are nonsignificant.

Heteroscedasticity, however, continues to be present in the models. In the model with no interaction terms, the plots with the informal marriage variable, the Hispanic dummy, the other racial/ethnic identifications dummy, and the Jew religious affiliation dummy as the predictor variables indicate that heteroscedasticity is present, with the variability in the residuals decreasing as the values of the predictor variable increase. Again, however, these plots indicate that the degree of heteroscedasticity is rather small. Also, according to the Spearman rank-order correlation test, several variables correlate significantly with the absolute residuals: the Hispanic dummy ($r = -.05$), gender ($r = .25$), age ($r = -.07$), and the presence of children dummy ($r = .07$). These coefficients are quite small, indicating that the degree of heteroscedasticity is rather small.

In the model including the interaction terms of cohabitation status by combined partner/spouse income, the plots including the same predictor variables, in addition to the plots with attendance at religious services and the interaction term of informal marriage by income, indicate that heteroscedasticity is present. Also, the same variables as listed above in the Spearman test significantly correlate with the absolute residuals (the coefficients are very similar to those found in the previous model; the interaction terms are nonsignificant).

In the model including the interaction terms of cohabitation status by prior marital status, the plots with the same predictor variables as those listed in the original model, in addition to the plot with standard cohabitation as the predictor, suggest that heteroscedasticity is present. Also, the same variables

as listed above in the Spearman test significantly correlate with the absolute residuals (the interaction terms are not significant).

In the model including the interaction terms of cohabitation status by the presence of children, the same plots listed in the original model suggest that a weak pattern of heteroscedasticity is present. Also, the same variables as listed above in the Spearman test significantly correlate with the absolute residuals (the interaction terms are not significant).

Finally, in the model including the interaction terms of gender by cohabitation status, the same plots discussed in the original model (in addition to the plot with standard cohabitation as the predictor variable) indicate that heteroscedasticity is present. Also, the same variables from the Spearman test significantly correlate with the absolute residuals, as does the interaction term of gender by standard cohabitation status ($r = .05$).

Because both tests indicate that heteroscedasticity is present, we again attempted to correct for it by employing the WLS estimation procedure discussed above. In the first model (with no interaction terms), only the plots with informal marriage and other racial/ethnic identifications as the predictor variables indicate a pattern of heteroscedasticity, with decreasing variability in the distribution of the residuals and the values of the predictor variables increase. Also, according to the Spearman rank-order correlation test, several variables continue to significantly correlate with the absolute residuals: the informal marriage dummy ($r = .05$), the African-American dummy ($r = -.04$), gender ($r = .15$), age ($r = -.06$), combined partner/spouse income ($r = .03$), educational attainment ($r = .06$), and the prior marital status dummy ($r = -.05$). The plots indicate only a very weak pattern of heteroscedasticity, and these correlation coefficients are very small,

suggesting that the small degree of heteroscedasticity found in the OLS models, while remaining, is even further reduced.

In the model including the interaction terms of cohabitation status by income, only the plot with the other racial/ethnic identifications variable indicates that heteroscedasticity is present, and the same variables as in the first model and the interaction term of informal marriage by income (r = .05) significantly correlate with the absolute residuals.

In the model including the interaction terms of cohabitation status by prior marital status, the plots with the informal marriage dummy and the other racial/ethnic identifications variable as the predictors indicate that heteroscedasticity is present; the same variables as listed above significantly correlate with the absolute residuals (the interaction terms are nonsignificant).

In the model including the interaction terms of cohabitation status by the presence of children, the same two plots indicate that a small degree of heteroscedasticity remains, and the same variables in the Spearman test significantly correlate with the absolute residuals (as does the interaction term of informal marriage by children; r = .04).

Finally, in the model including the interaction terms of gender by cohabitation status, only the plot with the other racial/ethnic identifications variable as the predictor indicates that heteroscedasticity is present, and the same variables as listed above in the Spearman test correlate significantly with the residuals, as do both interaction terms (gender by informal marriage: r = .05; gender by standard cohabitation: r = .05).

Unlike in the OLS model, in the WLS model without interaction terms (r^2 = .09; see Table Three, Model 2, p. 84), those with other racial/ethnic identifications are more likely than Anglos to perceive their relationships as

being more unfair to themselves than to their partners. Those who attend religious services frequently are more likely to view their relationships as being unfair to their spouse/partner, compared to those who attend less frequently. Educational attainment no longer significantly predicts perceptions of equity ($p = .07$). And, despite changes in the statistical significance of some of the independent variables, gender continues to be the strongest predictor of perceptions of equity (as indicated by the beta coefficients). The effect of union type is quite small. All other results are similar to those obtained in the OLS model.

The interaction terms of cohabitation status by income are nonsignificant in the WLS models ($p > .05$), as are the interaction terms of cohabitation status by prior marital status, cohabitation status by the presence of children, and gender by cohabitation status.

These results also confirm our assertion that the informally married and the legally married do not differ in their perceptions of equity, while standard cohabitors continue to perceive less equity than do the legally married. Also, gender retains its powerful influence: women, regardless of union type, perceive less equity than do men. Furthermore, while neither informal nor legal marriage is beneficial to respondents, neither union type is particularly beneficial to women either, as the interaction terms of gender by union type are nonsignificant. Also, gender retains its powerful influence: women, regardless of union type, perceive less equity than do men. Respondents are more strongly influenced by their gender than by their union type in their perceptions of equity.

Our attempts to correct for heteroscedasticity are largely successful in these models. The partial plots that indicate that heteroscedasticity is present have dichotomous variables with a very small number of cases in some of the

ranges, suggesting that the pattern found may not truly indicate that heteroscedasticity is present. Also, the significant correlations obtained from the Spearman rank-order correlation test are very small, indicating that the present heteroscedasticity is quite small. Finally, nearly all of the standard errors in the WLS model are smaller than those obtained in the OLS model, indicating a more efficient model. Thus, because the WLS model appears to be an improvement over the OLS model, we have more confidence in the results obtained in the WLS model.

Removing the outliers affects the results in the OLS models in that the informally married differ from the legally married only in the model with outliers included. Also, with the outliers removed, those with other racial/ethnic identifications no longer differ from Anglos on this measure, and age is not a significant predictor of perceptions of fairness. Furthermore, income emerges as a significant predictor of perceptions in the model with the outliers removed. While the informally married may perceive less equity than do the legally married (a significant difference emerged only in the OLS model with the control variables and outliers included), the results suggest that there are no differences between the respondents in the two union types.

Although our attempts to correct for the small degree of heteroscedasticity were not entirely successful, there are some differences in the coefficients between the OLS and WLS models. For example, in the models with the outliers included (with no interaction terms), the informally married do not differ from the legally married respondents in the WLS model, losing the significance that was obtained in the OLS model. Those with other racial/ethnic identifications no longer differ from Anglos in the WLS model, and age is no longer significant. In the OLS and WLS models with the outliers removed (and with no interaction terms), those with other racial/ethnic

identifications significantly differ from Anglos in the WLS model. And, while frequency of attendance at religious services is significant in the WLS model, educational attainment loses its significance.

The most important finding is that gender is consistently the strongest predictor of perceptions of equity. Women, regardless of union type, are disadvantaged with regard to equity in their unions. Union type was among the weakest independent variables with regard to predicting perceptions of equity. Indeed, control variables such as race and the presence of children were often stronger in predicting perceptions of equity.

These findings indicate that perceptions of equity may be related to larger social forces. That is, unchangeable demographic characteristics--most notably, gender and race--more strongly predict perceptions of equity. Whether a legal tie is present in a relationship is rather unimportant in predicting perceptions of equity. Instead, those who may feel unfairly disadvantaged in a broader social context (for example, with regard to other issues such as educational attainment or occupational mobility)--namely, women and people of color--also feel disadvantaged within their own intimate dyadic relationships.

So that we may directly compare the two types of cohabiting unions, we ran all of the above models, removing the legally married respondents from the analysis. We discuss the results in the following section.

Comparisons of Cohabitors

We entered the variables in three steps, as discussed above. First, we entered only the informal marriage dummy variable; it is not significant (p = .17). Standard cohabitors and the informally married perceive similar levels of equity in their unions. On the second step (see Table Four, Model 1, p. 93), we entered all variables with the exception of interaction terms

Table Four: OLS and WLS Regressions of Perceived Fairness on Cohabitation Status and Controls: Outliers Included

	Model 1		**Model 2**	
	OLS Regression Coefficients (Std Error of b)		WLS Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.206 (.202)	-.052	-.169 (.245)	-.043
Standard Cohabitation (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity: African-American	-.106 (.206)	-.027	-.177 (.226)	-.047
Hispanic	-.219 (.302)	-.038	-.139 (.186)	-.025
Other	-.851 (.755)	-.055	-.258 (.479)	-.016
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-.727 (.155)	-.238++	-.747 (.118)	-.241++
Age (in years)	-.015 (.009)	-.087	-.007 (.007)	-.046
Religious Affiliation: Protestant	-.015 (.217)	-.005	.072 (.132)	.023
Catholic	.061 (.240)	.017	.183 (.166)	.050
Jew	-.666 (.563)	-.061	-.050 (.401)	-.004
Other	.120 (.297)	.024	.150 (.149)	.030
None	reference	category	reference	category
Attendance at Services (in days/year)	.016 (.014)	.058	.003 (.007)	.011

Table   Four--continued

	Model 1		Model 2	
	OLS Regression Coefficients (Std Error of b)		WLS Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Combined Partner/Spouse Income (in dollars)	.000003 (.000003)	.061	.000002 (.000002)	.040
Education (in years)	-.008 (.033)	-.013	.024 (.019)	.041
Previously Married (0=No; 1=Yes)	-.057 (.167)	-.018	.126 (.104)	.040
Presence of Children (0=No; 1=Yes)	-.360 (.167)	-.118*	-.039 (.140)	-.013
Constant:	9.734 (.567)		8.761 (.335)	

Model 1:

$r^2 = .10$ n = 401
F = 2.978   sig = .0001

Model 2:

$r^2 = .08$ n = 401

$*p < .05$ $**p < .01$ $+p < .001$ $++p < .0001$

(r^2 = .10; p < .0001). The two types of cohabitors do not differ on this measure (p = .31). Women perceive their relationships to be more unfair to themselves (compared to their partners) than do men. Also, those respondents with children view their relationships as being more unfair to themselves (compared to their partners) than do respondents without children. Gender is much more powerful in predicting perceptions of equity than is the presence of children.

Although standard cohabitors significantly differ from the legally married, they do not differ from the informally married. Similar to the findings from the models with all three union types included, gender is the strongest predictor of perceptions of equity. Again, women--regardless of union type--perceive less equity than do men.

Multicollinearity is again problematic. For example, the variance inflation factor for the informal marriage dummy variable is 5.6 in the model with all interaction terms. The variance inflation factors are reduced to values under 2.7 for all variables when testing the models with only one interaction term included.

The first model includes the interaction term of informal marriage by income; it is nonsignificant (p = .12). Furthermore, the interaction terms of informal marriage by prior marital status (p = .65), informal marriage by the presence of children (p = .40), and gender by informal marriage (p = .14) are also nonsignificant.

In addition to multicollinearity tests, we also tested these models for heteroscedasticity. The partial plots with the Hispanic dummy, the other racial/ethnic identifications dummy, and the Jew religious affiliation dummy as the predictors all indicate that heteroscedasticity is present, with the variability in the distribution of the residuals decreasing as the values of the

predictor variable increase. Again, the pattern suggests only moderate heteroscedasticity. The Spearman rank-order correlation test indicates that several variables significantly correlate with the absolute residuals, which is another indication that heteroscedasticity is present. For example, in the model with no interaction terms, the following variables significantly correlate with the absolute residuals: the informal marriage dummy ($r = .16$), gender ($r = .26$), age ($r = .14$), and the presence of children dummy ($r = .14$). While these significant coefficients are a little larger than those obtained in the OLS model with all three union types included, they are still relatively small, indicating that the degree of heteroscedasticity in this model is not large.

In the model including the interaction term of cohabitation status by income, the same plots indicate that heteroscedasticity is present, and the same variables in the Spearman test significantly correlate with the absolute residuals (the coefficients are very similar to those obtained in the previous model; the interaction term also significantly correlates with the absolute residuals; $r = .13$).

In the model including the interaction term of informal marriage by prior marital status, the same plots indicate that a moderate degree of heteroscedasticity is present, and the same variables from the Spearman test again correlate significantly with the absolute residuals (as does the interaction term; $r = .11$).

In the model including the interaction term of informal marriage by the presence of children, the same plots in addition to the plot with informal marriage as the predictor variable indicate that heteroscedasticity is present, and the same variables from the Spearman test again correlate significantly with the absolute residuals (as does the interaction term; $r = .16$).

Finally, in the model including the interaction of gender by informal marriage, the same plots as in the original model indicate that heteroscedasticity is present, and the same variables as listed above in the Spearman test, in addition to the interaction term (r = 22), significantly correlate with the absolute residuals.

Again, because both tests indicate that a moderate degree of heteroscedasticity is present, we attempted to correct for it by employing a WLS estimation procedure, as discussed above. In the first model (with no interaction terms), only the partial plot with the Jew religious affiliation variable as the predictor variable indicates that heteroscedasticity is present. Again, the variability in the distribution of the residuals decreases as the values of the predictor variable increase. Also, the Spearman rank-order correlation test indicates that two variables continue to significantly correlate with the absolute residuals: gender (r = .15) and the Catholic religious affiliation dummy variable (r = -.12), suggesting that heteroscedasticity remains.

In the model including the interaction term of informal marriage by income, again only the partial plot with the Jew affiliation variable as the predictor variable suggests that heteroscedasticity is present. According to the Spearman test, gender and the Catholic affiliation dummy again correlate significantly with the absolute residuals (the interaction term is nonsignificant).

In the model including the interaction term of cohabitation status by prior marital status, none of the plots suggest that heteroscedasticity is present; however, according to the Spearman test, gender and the Catholic dummy variable continue to significantly correlate with the absolute residuals (the interaction term is not significant).

In the model including the interaction term of informal marriage by the presence of children, the partial plot with the Jew affiliation variable as the predictor suggests that heteroscedasticity is present, and the Spearman test indicates that gender and the Catholic affiliation dummy again correlate significantly with the absolute residuals (the interaction term is nonsignificant).

Finally, in the model including the interaction of gender by informal marriage, the same partial plot suggests that heteroscedasticity is present, and the Spearman test indicates that gender and the Catholic religious affiliation dummy variable significantly correlate with the residuals (the interaction term is not significant).

In the WLS model with no interaction terms (r^2 = .08; see Table Four, Model 2, p. 93), the presence of children no longer significantly impacts on perceptions of fairness (p = .78). All other results are similar to those obtained in the OLS model.

The interaction term of informal marriage by income is nonsignificant (p = .59). The interaction terms of informal marriage by prior marital status (p = .83), informal marriage by the presence of children (p = .93), and gender by informal marriage (p = .33) are also nonsignificant.

Now, gender is the only significant predictor of perceptions of equity in the model, supporting the finding of gender as the most powerful predictor in all of the previous models. Gender has the same impact on respondents in the two types of cohabiting unions, as the interaction term of gender by informal marriage is nonsignificant. So, not only are women disadvantaged compared to men, but informally married women are similarly disadvantaged to standard cohabiting women.

We were not entirely successful in correcting for heteroscedasticity. First, one of the partial plots suggests that heteroscedasticity remains. However, this pattern may be due to the small number of Jews in this sample. So, a pattern may result when heteroscedasticity is indeed not a problem. However, the significant correlations from the Spearman test also suggest that heteroscedasticity, while weak, remains. Finally, not all of the standard errors are smaller in the WLS model as opposed to the OLS model. While the significance and size of the results remain largely unchanged by attempting to correct for heteroscedasticity, we are somewhat more confident in our results from the OLS model, which indicate that the presence of children, in addition to gender, significantly impacts on perceptions of equity.

Again, to determine if these findings are the result of particularly influential cases, we tested these models for the influence of outliers, using the criteria discussed above. We removed three cases (or approximately .8% of all cases). One outlying case is an informally married respondent; the other two cases are standard cohabitors. While the informally married are one-third of the outliers, they are nineteen percent of the total cohabitor sample (the informally married plus standard cohabitors). The outlying cases do not dramatically differ from the total cohabitor sample on any of the other demographic characteristics. However, because the outliers are disproportionately found among the informally married, our findings are tentative.

We entered the variables in the same steps as above. With only the informal marriage dummy variable entered, the model just misses significance (p = .07). Similar to the OLS model with the outliers included, union type is not significant in predicting perceptions of equity. With all variables entered with the exception of interaction terms (r^2 = .14, p < .0001; see Table Five, Model

1, p. 101), the results are similar to those obtained in the OLS model with the outliers included.

The interaction term of gender by informal marriage just misses significance (p = .07). None of the other interaction terms approaches significance (p > .05).

With the outlying cases removed, these OLS models confirm the previous findings: union type does not predict perceptions of equity, but gender (and to a lesser extent, the presence of children) are strong predictors. Women, regardless of union type, perceive less equity than do men. And, informally married women do not differ in their perceptions of equity from standard cohabiting women, as the interaction term of gender by informal marriage is not significant.

A small degree of heteroscedasticity continues to be present in the models. In the model with no interaction terms, the partial plots with the other racial/ethnic identifications variable and the Jew affiliation variable as the predictor variables indicate that heteroscedasticity is present, as the variability in the distribution of the residuals decreases as the values of the predictor variable increase. Also, according to the Spearman rank-order correlation test, several variables correlate significantly with the absolute residuals, which is another indication that heteroscedasticity is present: the informal marriage dummy (r = .17), gender (r = .26), age (r = .11), and the presence of children (r = .13). The partial plots do not indicate a strong pattern, and these coefficients are relatively small, indicating that the heteroscedasticity is not strong.

In the model including the interaction term of informal marriage by income, these same two plots in addition to the plot with attendance at religious services as the predictor variable continue to indicate that heteroscedasticity

Table Five: OLS and WLS Regressions of Perceived Fairness on Cohabitation Status and Controls: Outliers Removed

Independent Variables	Model 1 OLS Regression Coefficients (Std Error of b)		Model 2 WLS Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.330 (.188)	-.089	-.016 (.259)	-.004
Standard Cohabitation (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity:				
African-American	-.214 (.191)	-.059	.218 (.239)	.061
Hispanic	-.165 (.279)	-.031	.075 (.229)	.014
Other	-.812 (.696)	-.057	-.187 (.494)	-.012
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-.822 (.143)	-.287++	-.665 (.145)	-.225++
Age (in years)	-.009 (.009)	-.057	-.019 (.009)	-.132*
Religious Affiliation:				
Protestant	-.122 (.201)	-.042	-.809 (.108)	-.272++
Catholic	-.084 (.223)	-.025	-.550 (.168)	-.158**
Jew	-.758 (.520)	-.074	-.916 (.530)	-.080
Other	.058 (.275)	.012	-.522 (.223)	-.109*
None	reference	category	reference	category
Attendance at Services (in days/year)	.019 (.013)	.072	-.005 (.010)	-.020

Table   Five--continued

	Model 1		Model 2	
	OLS Regression Coefficients (Std Error of b)		WLS Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Combined Partner/Spouse Income (in dollars)	.000001 (.000002)	.030	.000009 (.000002)	.190++
Education (in years)	.001 (.031)	.002	.027 (.023)	.048
Previously Married (0=No; 1=Yes)	.028 (.154)	.010	.146 (.132)	.048
Presence of Children (0=No; 1=Yes)	-.353 (.155)	-.123*	-.185 (.168)	-.063
Constant:	9.563 (.525)		9.457 (.406)	

Model 1:

$r^2 = .14$ n = 398
F = 4.079   sig = .0001

Model 2:

$r^2 = .08$ n   = 398

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*p < .05   **p < .01   +p < .001   ++p < .0001

is present. Furthermore, according to the Spearman test, the same variables as listed above significantly correlate with the absolute residuals (the coefficients are very similar to those obtained in the previous model; the interaction term also significantly correlates with the residuals; $r = .15$).

In the model including the interaction term of informal marriage by prior marital status, these same three plots indicate that heteroscedasticity is present, and the same variables from the Spearman test above again correlate significantly with the absolute residuals (as does the interaction term; $r = .14$).

In the model including the interaction term of informal marriage by the presence of children, these same three plots indicate that a moderate degree of heteroscedasticity is present, and the same variables from the Spearman test above again correlate significantly with the absolute residuals (as does the interaction term; $r = .18$).

Finally, in the model including the interaction of gender by informal marriage, the same three partial plots indicate that heteroscedasticity is present, and the variables from the previous Spearman test (with the exception of age) significantly correlate with the absolute residuals (as does the interaction term; $r = .25$).

Because both tests indicate that heteroscedasticity is present, we attempted to correct for it by employing the WLS estimation procedure discussed above. In the first model (with no interaction terms), only the partial plot with the Jew affiliation dummy as the predictor variable indicates that heteroscedasticity may be present, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. Also, according to the Spearman rank-order correlation test, the Catholic religious affiliation dummy variable ($r = -.17$) and the prior marital status dummy ($r = -.12$) correlate significantly with the absolute residuals.

In the model including the interaction term of informal marriage by income, the same partial plot continues to indicate that heteroscedasticity is present, and the variables mentioned in the previous Spearman test continue to correlate significantly with the absolute residuals (the interaction term is nonsignificant).

In the model including the interaction term of informal marriage by prior marital status, the same single partial plot continues to indicate that heteroscedasticity is present, and the Spearman test indicates that the two variables listed above again significantly correlate with the absolute residuals (the interaction term is not significant).

In the model including the interaction term of informal marriage by the presence of children, the partial plots with informal marriage, the Jew affiliation variable, and attendance at religious services as the predictor variables all indicate that heteroscedasticity remains. According to the Spearman test, the same two variables as listed above correlate significantly with the absolute residuals (the interaction term is not significant).

Finally, in the model including the interaction of gender by informal marriage, only the partial plot with the Jew affiliation variable as the predictor variable suggests that heteroscedasticity is present, and the Spearman test indicates that the Catholic affiliation dummy variable and prior marital status significantly correlate with the absolute residuals.

In the WLS model without interaction terms ($r^2 = .08$; see Table Five, Model 2, p. 101), older respondents are more likely than younger respondents to view their relationships as being more unfair to themselves than to their partners. Protestants, Catholics, and those with other religious affiliations, when compared to those with no religious affiliation, are more likely to believe that their relationships are more unfair to themselves than to their

partners. As combined partner income increases, perceptions of viewing one's relationship as more unfair to one's partner increase. Finally, the presence of children no longer predicts perceptions of equity (similar to the WLS model with the outliers included; p = .27).

Interestingly, gender is not the strongest predictor of perceptions of equity; it follows the Protestant dummy variable. So, once we attempt to solve for heteroscedasticity, gender loses some of its predictive power.

These results differ in several ways from the OLS models, with and without the outliers. While the variable of most interest (i.e., union type) continues to be nonsignificant, several of the control variables attain significance. Also, gender, while statistically significant, has lost some of its predictive strength. Meanwhile, the presence of children has lost statistical significance. Our unsuccessful attempt at correcting for heteroscedasticity has produced results inconsistent with those obtained in the previous models, making these WLS results suspect. In addition to finding heteroscedasticity in one of the partial plots, and the Spearman rank-order correlation test indicating that several variables continue to significantly correlate with the absolute residuals, the standard errors in the WLS model are not consistently smaller than those in the OLS model. Indeed, in the WLS model, the standard errors of five (out of a total of fifteen) of the predictor variables are larger than are those obtained in the OLS model. While further research is warranted, our own results largely reject the relevance of religious affiliation and the reduced strength of gender in predicting perceptions of equity found in the last model.

We entered the interaction terms (informal marriage by income; informal marriage by prior marital status; informal marriage by the presence

of children, and gender by informal marriage) into separate models. None of the interaction terms approaches significance (p > .05).

To summarize, removing the outliers has no effect on the coefficients. Despite unsuccessful attempts at correcting for heteroscedasticity, there are a few differences between the OLS and WLS models. The presence of children dummy variable loses significance in the WLS model with the outliers included. In the WLS models with the outliers removed, age and combined partner income emerge as significant predictors of perceptions of equity, as do several of the religious affiliation dummy variables. The presence of children dummy variable loses significance in the WLS model with the outliers removed (similar to the WLS model with the outliers included).

<u>Summary</u>

The results in this chapter indicate that in only one case (in the OLS model with the outliers included) are the informally married more likely to view their relationships as being more unfair to themselves than to their partners, compared to the legally married respondents. This difference disappears when we attempt to correct for heteroscedasticity, and when we remove the outliers. Standard cohabitors, on the other hand, are consistently more likely than the legally married respondents to state that their relationships are more unfair to themselves than to their partners. The two types of cohabitors do not significantly differ on this measure.

The hypothesis that the legally married respondents and the informally married cohabitors differ on this measure (Hypothesis #1A) is generally not supported, thus supporting the alternative hypothesis of no difference, and Gravenhorst's (1988) notion of erotic friendships. The hypothesis that standard cohabitors are more likely than respondents in the other two union types to state that their relationships are unfair (Hypothesis #1B) is partially

supported, in that they report significantly lower perceptions of equity than do the legally married respondents. However, we found no significant differences among the two types of cohabitors on this measure. Thus, while the hypothesis of significant differences between standard cohabitors and the legally married is supported, the corresponding hypothesis that standard cohabitors would differ from the informally married is not supported.

Recall our prediction that, because some cohabitors may be avoiding marriage in order to maximize their economic interests, income differentially affects the respondents in the three union types with regard to their perceptions of equity in their relationships. However, none of the interaction terms of cohabitation status by income emerges as significant. Also, recall our prediction that prior marital status differentially affects respondents in the three union types in this regard. Again, however, the interaction terms of cohabitation status by prior marital status are consistently nonsignificant. Finally, we hypothesized that since cohabitors are more likely to be living with their partner's children than are the married respondents, the presence of children is associated with greater perceptions of inequity among cohabitors. Again, however, the interaction terms of cohabitation status by the presence of children are consistently nonsignificant.

Women consistently report that they perceive their relationships as being more unfair to them personally than to their spouses/partners. This finding is significant in all of the models, and gender is the strongest predictor of perceptions of equity in all of the OLS and WLS models but one (the cohabitors-only WLS model with the outliers removed). In no model do women in the various union types differ with regard to their perceptions of equity. Thus, the hypothesis that the informally married women report either the most equity or the least equity, while legally married women report the

opposite, is not supported. Women's innovation in fashioning intimate dyadic relationships through informal marriage does not impact on perceptions of fairness. It may be that informally married women do have more equitable relationships than do legally married women, but that their standards for equity are higher, thus resulting in similar perceptions of fairness. At any rate, these informally married women do not feel that they are benefiting from their status, at least as is measured by their perceptions of equity.

That the informally married fall between the respondents in the other two union types on this measure is intriguing. Standard cohabitors, due to the brief duration of their unions, have had less time to resolve issues of inequity, explaining their significantly lower perceptions compared to legally married respondents, whose longer unions have allowed for resolution. However, this explanation does not address why the two types of cohabitors do not differ. It may be that, while the informally married benefit from longer unions which help them to resolve these issues, they report somewhat lower levels of perceived equity than do the legally married, as struggling to innovate makes them more aware of those aspects of legal marriage that they are trying to avoid--namely, traditional gender roles (this explanation assumes that most of the informally married are struggling with innovation). So, while time has healed some wounds of inequity (enough to make the informally married not significantly different from the legally married), it has not overcome their initial avoidance of legal marriage for this reason. The informally married do not significantly differ from the standard cohabitors because they may share a similar attitude concerning inequity (indeed, the informally married may be more concerned with inequity than the respondents in the other two union types, but through time have arrived at a satisfactory balance between the partners). It is likely that as the relationships of the standard cohabitors

progress, their perceptions of inequity relative to the respondents in the other two union types diminish.

Despite this difference between standard cohabitors and legally married respondents, there is considerable similarity in perceptions of equity among the respondents. The nonsignificant findings between the informally married and the legally married, and the informally married and the standard cohabitors, suggests that use of the term "erotic friendships" is appropriate. More specifically, because respondents in these various dyadic relationships are similar in their perceptions of equity, distinguishing among them by legal status is unimportant. Furthermore, while women in particular are not benefiting from informal marriage in this regard, they are also not suffering by not having a legal tie to their partners. So, while legal marriage is not clearly the best arrangement in women's attempts to achieve equity, it is also not the worst. Regardless of a legal bond, there is some quality of heterosexual relationships that puts women at a disadvantage, at least in terms of equity.

Other unchangeable demographic characteristics also impact on perceptions of equity. Most notably, in the models with all three union types included, African-Americans consistently perceive less equity than do Anglos. This finding, and that of women perceiving less equity than do men, suggests that those who feel unfairly disadvantaged in broader society also feel disadvantaged in their own intimate relationships, even if they are intimately involved with others in the same disadvantaged category, as is the case with African-Americans (since members of racial/ethnic groups tend to marry within their own race; U. S. Bureau of the Census, 1996).

However, women may benefit from informal marriage in other aspects of their relationships. In the following chapter, we compare respondents in the three union types on their frequency of conflict with their

spouses/partners, with special attention devoted to whether women in particular are benefiting from informal marriage by arguing with their partners less frequently.

As we discussed above, we measure the frequency of conflict between respondents and their spouses/partners on an index consisting of five items (household tasks, money, spending time together, sex, and their spouse's/partner's parents), ranging from a value of five to a value of thirty, with a value of five indicating that there is no conflict, and a value of thirty indicating that there is frequent conflict.

Again, we ran two sets of models on this dependent variable. In the first set of models, we compare the informally married and the standard cohabitors to the legally married respondents. In the second set, we compare the informally married cohabitors to the standard cohabitors.

Comparisons of Cohabitors and Marrieds

We entered the variables in three steps, using multiple (OLS) regression. First, we entered only the cohabitor dummy variables (r^2 = .01, $p < .0001$). Standard cohabitors argue more frequently than do the legally married respondents (b = 1.434, beta = .099, $p < .0001$). Informally married cohabitors do not significantly differ from the legally married respondents on this measure.

On the second step (see Table Six, Model 1, p. 112), we entered the race/ethnicity dummy variables (with Anglos as the reference category), the religious affiliation dummy variables (with those with no religious affiliation as the reference category), attendance at religious services, gender, age, combined partner/spouse income, educational attainment, and the dummies

Table Six: OLS Regressions of Conflict on Cohabitation/Marital Status and Controls: Outliers Included

Independent Variables	Model 1		Model 2		Model 3	
	Regression Coefficients (Std Error of b)	Beta	Regression Coefficients (Std Error of b)	Beta	Regression Coefficients (Std Error of b)	Beta
	b		b		b	
Informal Marriage (0=No; 1=Yes)	.227 (.441)	.008	.748 (.705)	.027	1.084 (.625)	.039
Standard Cohabitation (0=No; 1=Yes)	.391 (.241)	.028	.855 (.337)	.062*	.844 (.357)	.061*
Legal Marriage (0=No; 1=Yes)	reference	category	reference	category	reference	category
Race/Ethnicity:						
African-American	1.021 (.204)	.080++	.997 (.204)	.078++	.997 (.204)	.078++
Hispanic	.113 (.273)	.007	.116 (.273)	.007	.118 (.273)	.007
Other	-1.149 (.545)	-.033*	-1.161 (.545)	-.033**	-1.125 (.545)	-.032*
Anglo	reference	category	reference	category	reference	category
Gender (0=Men; 1=Women)	-.312 (.123)	-.040*	-.317 (.123)	-.040**	-.304 (.123)	-.039*
Age (in years)	-.090 (.007)	-.249++	-.090 (.007)	-.249++	-.089 (.007)	-.246++

Table   Six--continued

Independent Variables	Model 1 b (Std Error of b)	Model 1 Beta	Model 2 b (Std Error of b)	Model 2 Beta	Model 3 b (Std Error of b)	Model 3 Beta
Religious Affiliation: Protestant	-.234 (.218)	-.030	-.243 (.218)	-.031	-.222 (.218)	-.028
Catholic	-.012 (.237)	-.001	-.022 (.237)	-.002	-.004 (.237)	-.0004
Jew	.113 (.461)	.004	.090 (.461)	.003	.111 (.460)	.004
Other	-.553 (.255)	-.050*	-.546 (.256)	-.049*	-.540 (.255)	-.048*
None	reference category		reference category		reference category	
Attendance at Services (in days/years)	-.011 (.006)	-.028	-.011 (.006)	-.026	-.011 (.006)	-.027
Combined Partner/Spouse Income (in dollars)	-.000005 (.000002)	-.049**	-.000004 (.000002)	-.039*	-.000005 (.000002)	-.048**
Education (in years)	-.038 (.024)	-.027	-.038 (.024)	-.028	-.037 (.024)	-.027
Previously Married (0=No; 1=Yes)	-.171 (.150)	-.019	-.174 (.150)	-.019	-.027 (.161)	-.003

Table Six--continued

Independent Variables	Model 1 b (Std Error of b)	Model 1 Beta	Model 2 b (Std Error of b)	Model 2 Beta	Model 3 b (Std Error of b)	Model 3 Beta
Presence of Children (0=No; 1=Yes)	.927 (.155)	.107++	.904 (.156)	.104++	.955 (.156)	.110++
Informal Marriage*Income			-.00002 (.00002)	-.023	--------	
Standard Cohabitation*Income			-.00001 (.000006)	-.046*	--------	
Informal Marriage*Prior Marital Status					-1.728 (.875)	-.044*
Standard Cohabitation*Prior Marital Status					-.793 (.451)	-.046
Constant:	13.985 (.524)		13.969 (.524)		13.862 (.526)	

Model 1:

$r^2 = .11$ n = 3738
F = 29.785   sig = .0001

Model 2:

$r^2 = .11$ n = 3738
F = 26.757   sig = .0001

Table Six--continued

Model 3:

$r^2 = .12$ $n = 3738$
$F = 26.873$ $sig = .0001$

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*p < .05   **p < .01   +p < .001   ++p< .0001

of prior marital status and the presence of children (r^2 = .11, p < .0001). Now, there are no differences among the respondents in the three union types in their frequency of conflict: standard cohabitors, the informally married and the legally married respondents do not differ in their frequency of conflict with their spouses/partners (p > .05). African-Americans report more frequent conflict than do Anglos, while those with other racial/ethnic identifications do not argue as frequently as do Anglos. Women report less conflict than do men, and as age increases, the frequency of conflict decreases. Those with other religious affiliations argue less frequently than do those with no religious affiliation. As combined partner/spouse income increases, the frequency of conflict decreases. Finally, the presence of children is associated with more frequent conflict.

In this model, age is the strongest predictor of conflict. The presence of children is also strong, suggesting that they are a source of strain in intimate relationships. Contrary to the findings in the previous chapter, gender is a weak (albeit statistically significant) predictor of the frequency of conflict.

Multicollinearity prohibits including all interaction terms in the same model. For example, in the model with all interaction terms included, the variance inflation factor is 5.6 for the informally married cohabitors and 5.5 for standard cohabitors. The obtained variance inflation factors for all other variables are less than 3.3. We ran four separate models, each one including one set of interaction terms (e.g., informal marriage by income and standard cohabitation by income). This procedure reduces the variance inflation factors to values no greater than 3.3 for all variables in the models. The variance inflation factor values for the cohabitation dummy variables are reduced to values ranging between 2.1 and 2.8 in all of the models.

The first model includes the interaction terms of cohabitation status by income ($r^2 = .11$, $p < .0001$; see Table Six, Model 2, p. 112). The interaction of standard cohabitation status by income is significant: increasing income reduces the frequency of conflict more for standard cohabitors than for legally married respondents. Translating this coefficient into effects and holding all other variables constant at zero indicates that a standard cohabitor with a combined partner income of $25,000 has a frequency of conflict value of 14.474 ($13.969 + (.855)(1) + (-.000004)(\$25,000) + (-.00001)(1)(\$25,000) = 14.474$), compared to a value of 13.869 for a legally married respondent with the same household income. However, a standard cohabitor with a combined partner income of $100,000 has a frequency of conflict value of 13.424 ($13.969 + (.855)(1) + (-.000004)(\$100,000) + (-.00001)(1)(\$100,000) = 13.424$), compared to a value of 13.569 for a legally married respondent with the same household income. So, an increase in income reduces the frequency of conflict more for standard cohabitors than for legally married respondents. The interaction term of informal marriage by income is not significant ($p = .36$). All other results are similar to those obtained in Model 1. Age continues to be the strongest predictor of conflict (as indicated by the beta coefficients), followed by the presence of children variable.

In the next model, we entered the interaction terms of cohabitation status by prior marital status ($r^2 = .12$, $p < .0001$; see Table Six, Model 3, p. 112). The informally married cohabitors who have been legally married report less conflict than do legally married respondents who have been previously married. By contrast, the informally married who were not previously married report more conflict than do those respondents in their first legal marriage. Translating this coefficient into effects and holding all other

variables constant indicates that an informally married cohabitor who has been legally married has a value of 13.191 (13.862 + (1.084)(1) + (-.027)(1) + (-1.728)(1)(1) = 13.191) on the frequency of conflict index, compared to a value of 13.835 for a legally married respondent who has been married prior to their current union. The informally married who have never been legally married have a value on this index of 14.946 (13.862 + (1.084)(1) = 14.946), compared to a value of 13.862 for a legally married respondent who has never been married prior to their current union. The interaction term of standard cohabitation by prior marital status is not significant (p = .08); however, standard cohabitors report significantly more conflict than do the legally married, although prior marital status does not differentially impact on the respondents in these two union types. Again, age is the strongest predictor of conflict, with the presence of children a distant second in predictive strength. All other results are similar to those obtained in the OLS model without interaction terms.

In the next model, we entered the interaction terms of cohabitation status by the presence of children; however, neither term is significant (p > .05). Finally, the interaction terms of gender by cohabitation status are also nonsignificant (p > .05).

These results indicate that the frequency of conflict among respondents and their spouses/partners in the various union types is affected by other factors. More specifically, the frequency of conflict within these unions is similar until we examine how the control variables differentially impact on the respondents. We see that income is beneficial to both standard cohabitors and the legally married, but that it is more beneficial to the standard cohabitors. Simply stated, while increasing income appears to reduce conflict, it is more effective among standard cohabitors. Income is beneficial to the legally married and the informally married as well, having the same impact

on respondents in both union types. Also, being legally married in the past is more beneficial to the informally married than to the legally married. This finding is supported by Cherlin (1992), who found that the declining rate of remarriage has been completely offset by the increasing rate of cohabitation. An increasing number of ever-married individuals are choosing to cohabit rather than marry. Our data indicate that they benefit from this decision by engaging in less conflict.

The reverse, however, is that respondents who have never been legally married benefit from legal marriage (as opposed to informal marriage) by engaging in less conflict. These results indicate that informal marriage is not uniformly beneficial. Instead, it benefits only certain categories of individuals (such as the previously-married), while being a disadvantage to others (the never-married).

In all of the models, age is the strongest predictor of conflict: older respondents argue less frequently with their spouses/partners than do younger respondents. Because we control for relationship duration (it is one of the factors that contributes to our operationalization of union type), this finding is not due to older couples having more experience in resolving their conflicts than do younger couples. Also, since we control for the presence of children and income, the powerful influence of age on conflict is not due to differences in life-cycle stage. One possibility for this finding (which we do not test) is that older respondents have more experience in all types of relationships (familial, economic, etc.), which may result in a perception of what is important in life that differs from that of younger respondents. That is, older respondents may be more selective in "choosing their battles." Future research is needed to test this speculation.

What is also intriguing is the relatively weak impact of gender in predicting frequency of conflict. Since women report less conflict than do men, it is men in these models who are at a disadvantage. However, since gender is weaker than some of the other predictors, men's disadvantage with regard to conflict may be less severe than women's disadvantage in perceptions of equity. It is interesting, however, that while women perceive inequity, men perceive conflict. It may be that in response to the inequity (which men do not perceive to the same extent as women), women are pressuring their husbands/partners to strive for greater egalitarianism (which men may perceive as "nagging"). Future research needs to better examine the connection between women's perceptions of inequity and men's perceptions of conflict.

Despite these gender differences, women in informal marriages do not differ from women in legal marriages and standard cohabiting unions: the interaction terms of gender by union type are nonsignificant. Thus, informal marriage is not beneficial to respondents or to women in particular with regard to conflict, similar to the findings in the last chapter.

Finally, the presence of children contributes to conflict, and is one of the strongest predictor variables in the models. Similar to the findings in the last chapter, which indicate that children are associated with perceptions of inequity, children are also associated with conflict for the spouses/partners.

In addition to multicollinearity tests, we also tested these models for heteroscedasticity. In the model with no interaction terms, the partial plots with the other racial/ethnic identifications variable, the Jew affiliation variable, and attendance at religious services as the predictor variables all indicate that heteroscedasticity is present. We find a moderate pattern of decreasing variability in the distribution of the residuals as the values of the

predictor variable increase. According to the Spearman rank-order correlation test, the following variables significantly correlate with the absolute residuals: the standard cohabitation status dummy (r = .06), the African-American dummy (r = .12), the Hispanic dummy (r = .08), the other racial/ethnic identifications dummy (r = -.03), age (r = -.09), the other religious affiliation dummy (r = -.04), attendance at religious services (r = -.06), combined partner/spouse income (r = -.13), education (r = -.15), prior marital status (r = .04), and the presence of children (r = .10). The pattern found in the partial plots is not strong, and these coefficients are relatively small, indicating that the heteroscedasticity is only moderate.

In the model including the interaction terms of cohabitation status by income, the same partial plots indicate a moderate pattern of heteroscedasticity, and the same variables in the Spearman test above significantly correlate with the absolute residuals (the coefficients are very similar to those obtained in the previous model), as does the interaction term of standard cohabitation status by income (r = .06).

In the model including the interaction terms of cohabitation status by prior marital status, the same partial plots, in addition to the plot with the interaction term of informal marriage by prior marital status as the predictor variable, indicate a moderate pattern of heteroscedasticity. The Spearman test indicates that the same variables again significantly correlate with the residuals, as does the interaction term of standard cohabitation status by prior marital status (r = .05).

In the model including the interaction terms of cohabitation status by the presence of children, the same partial plots discussed in the original model, in addition to the plots with informal marriage and the interaction term of informal marriage by the presence of children as the predictor variables,

indicate a moderate pattern of heteroscedasticity. According to the Spearman test, the same variables as listed above again significantly correlate with the absolute residuals, as does the interaction term of standard cohabitation status by the presence of children (r = .07).

Finally, in the model including the interaction terms of gender by cohabitation status, the same partial plots discussed in the original model indicate that heteroscedasticity is present, and the Spearman test results in the same variables as listed above significantly correlating with the absolute residuals (in addition to the interaction of gender by standard cohabitation; r = .07).

Because both tests suggest a moderate pattern of heteroscedasticity, we attempted to correct for it by employing a WLS estimation procedure, as discussed in the Chapter Four. In the first model (with no interaction terms), the partial plots with informal marriage, other racial/ethnic identifications, Jewish affiliation, and attendance at religious services as the predictor variables continue to indicate that heteroscedasticity is present, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. According to the Spearman rank-order correlation test, several variables continue to significantly correlate with the absolute residuals: the African-American dummy (r = .03), attendance at religious services (r = -.04), and combined partner/spouse income (r = -.04). The pattern in the plots is not as pronounced as in the OLS model, and the correlation coefficients obtained in the Spearman test are quite small, suggesting that heteroscedasticity has been reduced.

In the model including the interaction terms of cohabitation status by income, the same partial plots discussed above indicate that heteroscedasticity is present, and the Spearman test indicates that these same three variables

listed above continue to correlate significantly with the absolute residuals (the coefficients are very similar to those obtained in the previous model; the interaction terms are not significant).

In the model including the interaction terms of cohabitation status by prior marital status, the same partial plots, in addition to the plot with the interaction term of informal marriage by prior marital status as the predictor variable, suggest that heteroscedasticity is present. The Spearman test indicates that the same three variables as listed above again correlate significantly with the absolute residuals (the interaction terms are not significant).

In the model including the interaction terms of cohabitation status by the presence of children, the same partial plots as discussed in the original model, in addition to the plot with the interaction term of informal marriage by the presence of children as the predictor variable, suggest that heteroscedasticity is present. The same three variables from the Spearman test discussed above significantly correlate with the absolute residuals (the interaction terms are not significant).

Finally, in the model including the interaction terms of gender by cohabitation status, the same partial plots as in the original model, in addition to the plot with the interaction term of informal marriage by gender as the predictor variable, continue to suggest that heteroscedasticity is present. According to the Spearman test, the same three variables in the original model significantly correlate with the absolute residuals (the interaction terms are not significant).

In the WLS model with no interaction terms (r^2 = .11; see Table Seven, Model 1, p. 124), those with other racial/ethnic identifications no longer differ

Table Seven: **WLS Regressions of Conflict on Cohabitation/Marital Status and Controls:**   **Outliers Included**

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.066 (.440)	-.002	.971 (.658)	.034
Standard Cohabitation (0=No; 1=Yes)	.281 (.258)	.019	.780 (.340)	.054*
Legal Marriage (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity: African-American	.985 (.236)	.077++	.963 (.236)	.076++
Hispanic	.138 (.313)	.009	.141 (.313)	.009
Other	-.544 (.432)	-.014	-.528 (.431)	-.014
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-.351 (.111)	-.044**	-.345 (.111)	-.043**
Age (in years)	-.088 (.006)	-.309++	-.086 (.006)	-.302++
Religious Affiliation: Protestant	-.014 (.202)	-.002	-.002 (.202)	-.002
Catholic	.267 (.217)	.029	.277 (.217)	.030
Jew	.056 (.379)	.002	.060 (.378)	.002
Other	-.247 (.229)	-.022	-.235 (.229)	-.021
None	reference category		reference category	

Table   Seven--continued

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Attendance at Services (in days/year)	-.013 (.005)	-.032**	-.012 (.005)	-.030*
Combined Partner/Spouse Income (in dollars)	-.000005 (.0000006)	-.047++	-.000005 (.0000006)	-.047++
Education (in years)	-.023 (.019)	-.018	-.022 (.019)	-.017
Previously Married (0=No; 1=Yes)	-.125 (.138)	-.014	-.012 (.146)	-.001
Presence of Children (0=No; 1=Yes)	.815 (.135)	.098++	.839 (.135)	.101++
Informal Marriage*Prior Marital Status			-1.886 (.877)	-.049*
Standard Cohabitation*Prior Marital Status			-.843 (.499)	-.047
Constant:	13.553 (.469)		13.439 (.472)	

Model 1:

$r^2 = .11$ n = 3738

Model 2:

$r^2 = .11$ n = 3738

----
*$p < .05$ **$p < .01$ +$p < .001$ ++$p < .0001$

significantly from Anglos on this measure (p = .21). Also, those with other religious affiliations no longer differ from those with no affiliation (p = .28). Furthermore, as attendance at religious services increases, frequency of conflict decreases. Age is now a very powerful predictor of conflict, with the presence of children losing some of its predictive strength. All other results are similar to those obtained in the OLS model.

The interaction terms of union type by income are not significant (p > .05), contrary to the OLS model, in which standard cohabitation by income was significant.

In the model including the interaction terms of cohabitation status by prior marital status (r^2 = .11, p < .0001), the informally married who have been legally married report less conflict than do legally married respondents who have been married prior to their current union, similar to the OLS model (see Table Seven, Model 2, p. 124). By contrast, the never-married informally married argue more frequently than do those respondents in their first legal marriage. Translating this coefficient into effects and holding all other variables constant, an informally married cohabitor who has been legally married has a value on this index of 12.512 (13.439 + (.971)(1) + (-.012)(1) + (-1.886)(1)(1) = 12.512), compared to a value of 13.427 for a legally married respondent. A never-married informally married cohabitor has a value on this index of 14.41 (13.439 + (.971)(1) = 14.41), compared to a value of 13.439 for a first-married legally married respondent. Those with other racial/ethnic identifications no longer differ from Anglos (p = .32), and those with other religious affiliations no longer differ from those with no affiliation (p = .31). As attendance at religious services increases, frequency of conflict decreases. Age is again clearly the strongest predictor of conflict, with union type being

among the weakest predictors. All other results are similar to those obtained in the OLS model.

In the WLS model including the interaction terms of cohabitation status by the presence of children, neither interaction term is significant (p > .05). Finally, in the WLS model including the interaction of gender by cohabitation status, neither interaction term is significant (p > .05).

Our attempts at correcting for heteroscedasticity were unsuccessful, as indicated by the partial plots and the Spearman rank-order correlation test. Also, the standard errors in the WLS models are consistently larger than are those in the OLS models. If we had successfully corrected for heteroscedasticity, the WLS models would be more efficient, as indicated by smaller standard errors relative to those obtained in the OLS models. Thus, the results obtained in the WLS are very suspicious. These unsuccessful attempts modified the results from the OLS models. Most importantly, income no longer differentially impacts on standard cohabitors and the legally married. Now, respondents in both union types similarly benefit from increasing income. While further research is needed to better clarify our understanding of conflict among couples within the various union types, and how it is affected by income, we are much more confident in our results from the OLS models.

To determine if these findings are the result of particularly influential cases, we also tested these models for the influence of outliers, using the procedure discussed in Chapter Four. We removed thirty cases: twenty-two were legally married respondents (73%), five were standard cohabitors (17%), and two were informally married respondents (7%). The two types of cohabiting unions are disproportionately represented among the outlying cases compared to their proportions in the total sample, making the findings tentative. Also, the outliers are disproportionately African-American (33.3%

of outliers versus 11.2% of the total sample) and Hispanic (14.8% of the outliers versus 6.6% of the total sample). The outliers are more likely to claim no religious affiliation (22.2% versus 8.4% of the total sample), and are less likely to be Protestant (37% versus 49.8% of the total sample). Despite a greater proportion of those with no religious affiliation among the outlying cases, the outliers do, on average, attend religious services more frequently than do all of the respondents, on average (6.67 days per year versus 3.81 days per year). The outliers are similar to the total sample on all of the other demographic characteristics.

We entered the variables into the models with the outlying cases removed in the same steps as above. With only the cohabitation status dummy variables in the model, the model is significant (r^2 = .009, p < .0001); standard cohabitors report more conflict than do legally married respondents (b = 1.294, beta = .093, p < .0001). There is no statistically significant difference between the informally married cohabitors and legally married respondents on this measure (p = .37). These findings support those obtained in the OLS model with the outliers included (and without control variables).

In the models with all variables entered with the exception of the interaction terms (r^2 = .12, p < .0001; see Table Eight, Model 1, p. 129), those with other religious affiliations do not differ from those with no affiliation, contrary to the OLS model with the outliers included. Also, as attendance at religious services increases, the frequency of conflict decreases. All other results are similar to those obtained in the OLS model with the outliers included; age is again by far the strongest predictor of conflict, followed by the presence of children. So, while some of the control variables lose or gain significance as a result of removing outlying cases, the findings of the variables of greatest interest--union type and gender--remain unchanged.

Table Eight: **OLS Regressions of Conflict on Cohabitation/Marital Status and Controls: Outliers Removed**

	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.173 (.427)	-.006	-.041 (.685)	-.001
Standard Cohabitation (0=No; 1=Yes)	.271 (.230)	.021	.751 (.319)	.057*
Legal Marriage (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity: African-American	.799 (.196)	.065++	.775 (.196)	.063++
Hispanic	-.158 (.263)	-.010	-.156 (.263)	-.010
Other	-1.056 (.517)	-.032*	-1.065 (.517)	-.032*
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-.290 (.117)	-.039*	-.295 (.117)	-.039*
Age (in years)	-.088 (.006)	-.255++	-.088 (.006)	.255++
Religious Affiliation: Protestant	-.045 (.208)	-.006	.043 (.209)	.006
Catholic	.256 (.227)	.030	.252 (.227)	.029
Jew	.192 (.442)	.007	.183 (.443)	.007
Other	-.250 (.244)	-.024	-.236 (.244)	-.022
None	reference category		reference category	

Table   Eight--continued

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Attendance at Services (in days/year)	-.012 (.006)	-.032*	-.012 (.006)	-.031*
Combined Partner/Spouse Income (in dollars)	-.000005 (.000002)	-.051**	-.000004 (.000002)	-.041*
Education (in years)	-.032 (.023)	-.025	-.033 (.023)	-.025
Previously Married (0=No; 1=Yes)	-.103 (.143)	-.012	-.105 (.143)	-.012
Presence of Children (0=No; 1=Yes)	1.024 (.148)	.124++	1.002 (.148)	.121++
Informal Marriage*Income			-.000004 (.00002)	-.006
Standard Cohabitation*Income			-.00001 (.000006)	-.050*
Constant:	13.442 (.502)		13.422 (.502)	

Model 1:

$r^2 = .12$ n = 3708
F = 31.282   sig = .0001

Model 2:

$r^2 = .12$ n = 3708
F = 28.089   sig = .0001

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*p < .05   **p < .01   +p < .001   ++p < .0001

In the model including the interaction terms of cohabitation status by combined partner/spouse income (r^2 = .12, p < .0001; see Table Eight, Model 2, p. 129), the interaction term of standard cohabitation by income is significant, similar to the original OLS model with the outliers included. Translating this coefficient into effects and holding all other variables constant, a standard cohabitor with a combined partner income of $25,000 has a value on this index of 13.823 (13.422 + (.751)(1) + (-.000004)($25,000) + (-.00001)(1)($25,000) = 13.823), compared to a value of 13.322 for a legally married respondent. A standard cohabitor with a combined partner income of $100,000 has a value on this index of 12.773 (13.422 + (.751)(1) + (-.000004)($100,000) + (-.00001)(1)($100,000) = 12.773), compared to a value of 13.022 for a legally married respondent. So, increasing income has a stronger effect on reducing the frequency of conflict among standard cohabitors than it does among legally married respondents, similar to the OLS model with the outliers included. The interaction of informal marriage by income is not significant (p = .82), similar to the original OLS model. Again, those with other religious affiliations do not differ from those with no affiliation. As attendance at religious services increases, the frequency of conflict decreases. All other results are similar to those obtained in the original OLS model with the outliers included; age is again the strongest predictor of conflict, followed by the presence of children. Although the interaction of standard cohabitation by income is statistically significant, its predictive power (as indicated by the beta coefficient) is rather weak.

In the model including the interaction terms of cohabitation status by prior marital status, neither term is significant (p > .05), contrary to the OLS model with the outliers included, in which informal marriage by prior marital status is significant. Furthermore, the interaction terms of cohabitation status

by the presence of children and of gender by cohabitation status are all nonsignificant (p > .05).

These results are similar to those obtained in the OLS models with one major exception: the informally married no longer benefit from prior marital status, compared to the legally married. However, they are also no longer at a disadvantage if they have never been married, compared to the first-married legally married respondents. Income is still more beneficial to standard cohabitors than it is to the legally married (although, similar to the OLS model with the outliers included, increasing income is beneficial to respondents in both union types). Also, age continues to be the strongest predictor of conflict, followed by the presence of children. Although women report less conflict than do men, the strength of gender in predicting conflict is rather weak.

Heteroscedasticity, however, continues to be present in the models. In the model with no interaction terms, the partial plots with informal marriage, the Hispanic dummy variable, the other racial/ethnic identifications dummy variable, and the Jew affiliation dummy variable as the predictors indicate that heteroscedasticity is present, with a pattern of decreasing variability in the distribution of the residuals as the values of the predictor variable increase. According to the Spearman rank-order correlation test, several variables correlate significantly with the absolute residuals, which is another indication that heteroscedasticity is present: the standard cohabitors dummy ($r = .05$); the African-American dummy ($r = .11$); the Hispanic dummy ($r = .06$); age ($r = -.08$); the other religious affiliation dummy ($r = -.03$); frequency of attendance at religious services ($r = -.06$); combined partner/spouse income ($r = -.12$); educational attainment ($r = -.15$); the prior marital status dummy

(r = .04); and the presence of children dummy (r = .11). Again, the pattern in the partial plots is not strong, and these significant correlation coefficients are quite small, indicating that the heteroscedasticity is moderate.

In the model including the interaction terms of cohabitation status by income, the same partial plots, in addition to the plots with attendance at religious services and the interaction term of informal marriage by income as the predictor variables, indicate that heteroscedasticity is present. The Spearman test indicates that the same variables as listed above correlate significantly with the absolute residuals (the correlation coefficients are very similar to those obtained in the previous model), as does the interaction term of standard cohabitation by income (r = .05).

In the model including the interaction terms of cohabitation status by prior marital status, the same partial plots discussed in the original model, in addition to the partial plot with standard cohabitation as the predictor variable, indicate that heteroscedasticity is present. The Spearman test indicates that the same variables as listed above (with the exception of the other religious affiliation dummy) again significantly correlate with the absolute residuals, as does the interaction term of standard cohabitation by prior marital status (r = .04).

In the model including the interaction terms of cohabitations status by the presence of children, the same partial plots discussed in the original model indicate that heteroscedasticity is present, and the same set of variables from the Spearman test significantly correlates with the absolute residuals (as does the interaction term of standard cohabitation status by the presence of children; r = .07).

Finally, in the model including the interaction terms of gender by cohabitation status, the same partial plots discussed in the original model, in

addition to the plot with standard cohabitation as the predictor variable, suggest that heteroscedasticity is present. According to the Spearman test, the same set of variables listed above, in addition to the interaction of gender by standard cohabitation (r = .06), significantly correlate with the absolute residuals.

Because both tests suggest that a weak to moderate pattern of heteroscedasticity exists in these models, we attempted to correct for it by employing the WLS estimation procedure discussed in Chapter Four. In the first model (with no interaction terms), only the partial plots with informal marriage and the other racial/ethnic identifications variable as the predictors suggest that heteroscedasticity is present, with a pattern of decreasing variability in the distribution of the residuals as the values of the predictor variable increase. According to the Spearman rank-order correlation test, two of the weighted variables continue to significantly correlate with the absolute residuals (the African-American dummy variable (r = .04) and attendance at religious services; r = -.05).

In the model including the interaction terms of cohabitation status by income, only the partial plot with other racial/ethnic identifications as the predictor variable suggests that heteroscedasticity is present. The same two variables from the original Spearman test correlate significantly with the absolute residuals (the interaction terms are not significant).

In the model including the interaction terms of cohabitation status by prior marital status, the same two partial plots as in the original model indicate that heteroscedasticity is present, and the same two variables from the Spearman test correlate significantly with the absolute residuals (the interaction terms are not significant).

In the model including the interaction terms of cohabitation status by the presence of children, the same two partial plots suggest that heteroscedasticity is present, and the same two variables (from the Spearman test) from the original model continue to correlate significantly with the absolute residuals (the interaction terms are not significant).

Finally, in the model including the interaction of gender by cohabitation status, the same partial plots, in addition to the plot with standard cohabitation as the predictor variable, suggest that heteroscedasticity is present. The same two variables from the original Spearman test significantly correlate with the absolute residuals (the interaction terms are not significant).

In the WLS model without interaction terms (r^2 = .12, p < .0001; see Table Nine, Model 1, p. 136), Catholics report more frequent conflict than do those with no religious affiliation. All other results are similar to those obtained in the OLS model without outliers, including age as the strongest predictor of conflict.

In the WLS solution including the interaction terms of cohabitation status by income (r^2 = .12, p < .0001; see Table Nine, Model 2, p. 136), standard cohabitation by income retains its significance. Similar to the OLS model, increasing income decreases the frequency of conflict for standard cohabitors more so than it does for the legally married respondents. For example, a standard cohabitor with a combined partner income of $25,000 has a value on this index of 13.22 (13.021 + (.399)(1) + (-.000005)($25,000) + (-.000003)(1)($25,000) = 13.22), compared to a value of 12.896 for a legally married respondent. A standard cohabitor with a combined partner income of $100,000 has a value on this index of 12.62 (13.021 + (.399)(1) + (-.000005)($100,000) + (-.000003)(1)($100,000) = 12.62), compared to a value of 12.521 for a legally married respondent. Catholics report more frequent

Table Nine: WLS Regressions of Conflict on Cohabitation/Marital Status and Controls: Outliers Removed

	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.017 (.297)	-.0006	-.262 (.462)	-.009
Standard Cohabitation (0=No; 1=Yes)	-.036 (.195)	-.003	.399 (.269)	.029
Legal Marriage (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity: African-American	.799 (.214)	.065+	.747 (.215)	.061+
Hispanic	-.059 (.285)	-.004	-.085 (.286)	-.005
Other	-.992 (.460)	-.027*	-.993 (.460)	-.027*
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-.314 (.105)	-.040**	-.300 (.105)	-.039**
Age (in years)	-.090 (.006)	-.328++	-.089 (.006)	-.324++
Religious Affiliation: Protestant	.204 (.160)	.026	.242 (.161)	.031
Catholic	.425 (.177)	.047*	.453 (.178)	.050*
Jew	.004 (.324)	.0002	.082 (.325)	.003
Other	.062 (.180)	.006	.201 (.188)	.018
None	reference	category	reference	category

Table   Nine--continued

	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Attendance at Services (in days/year)	-.020 (.004)	-.051++	-.015 (.004)	-.038+
Combined Partner/Spouse Income (in dollars)	-.000005 (.0000003)	-.048++	-.000005 (.0000003)	-.048++
Education (in years)	-.0009 (.016)	-.0007	-.003 (.016)	-.002
Previously Married (0=No; 1=Yes)	-.181 (.130)	-.020	-.128 (.132)	-.014
Presence of Children (0=No; 1=Yes)	.836 (.124)	.104++	.866 (.126)	.108++
Informal Marriage*Income			.000007 (.000009)	.010
Standard Cohabitation*Income			-.000003 (.000001)	-.011*
Constant:	13.174 (.427)		13.021 (.431)	

Model 1:

$r^2 = .12$ n = 3708

Model 2:

$r^2 = .12$ n = 3708

$*p < .05$ $**p < .01$ $+p < .001$ $++p < .0001$

conflict than do those with no religious affiliation. Age continues to be strongest in its predictive power. All other findings are similar to those obtained in the OLS model.

In the model including the interaction terms of cohabitation status by prior marital status (r^2 = .12, p < .0001; see Table Ten, Model 1, p. 139), both interaction terms are significant, unlike the OLS model with the outliers removed, in which neither term was significant. For both the informally married and standard cohabitors, those who have been legally married report less conflict than do legally married respondents who have been married prior to their current union. By contrast, both the informally married and standard cohabitors who have never been married report more conflict than do the legally married who were never married prior to their current union. Translating these coefficients into effects and holding all other variables constant indicates that an informally married cohabitor who has been legally married has a value on the frequency of conflict index of 11.65 (12.910 + (1.443)(1) + (.070)(1) + (-2.773)(1)(1) = 11.65), compared to a value of 12.98 for a legally married respondent. Similarly, a standard cohabitor who has been married has a value on this index of 12.559 (12.910 + (.542)(1) + (.070)(1) + (-.963)(1)(1) = 12.559), compared to a value of 12.98 for a legally married respondent. By contrast, an informally married cohabitor who has never been legally married has a value on this index of 14.353 (12.910 + (1.443)(1) = 14.353), compared to a value of 12.910 for a first-marriage legally married respondent. A never-married standard cohabitors has a value on this index of 13.452 (12.910 + (.542)(1) = 13.452), compared to a value of 12.910 for a first-married legally married respondent. Compared to the OLS model without interaction terms and with the outliers removed, Catholics report more frequent conflict than do those with no religious affiliation. All other results

Table Ten: WLS Regressions of Conflict on Cohabitation/Marital Status and Controls: Outliers Removed

Independent Variables	Model 1 Regression Coefficients (Std Error of b)		Model 2 Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	1.443 (.429)	.052+	-.646 (.373)	-.023
Standard Cohabitation (0=No; 1=Yes)	.542 (.338)	.039	-.138 (.285)	-.010
Legal Marriage (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity				
African-American	.767 (.214)	.062+	.790 (.214)	.020+
Hispanic	-.044 (.285)	-.003	-.075 (.286)	-.006
Other	-.943 (.459)	-.026*	-.995 (.460)	-.027*
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-.309 (.105)	-.040**	-.322 (.105)	-.041**
Age (in years)	-.089 (.006)	-.324++	-.091 (.006)	-.331++
Religious Affiliation:				
Protestant	.218 (.160)	.028	.196 (.160)	.025
Catholic	.435 (.177)	.048*	.411 (.177)	.046*
Jew	.006 (.323)	.0002	.014 (.324)	.0006
Other	.112 (.181)	.010	.039 (.182)	.004
None	reference category		reference category	

Table   Ten--continued

Independent Variables	Model 1 Regression Coefficients (Std Error of b) b	Beta	Model 2 Regression Coefficients (Std Error of b) b	Beta
Attendance at Services (in days/year)	-.018 (.004)	-.046++	-.020 (.004)	-.051++
Combined Partner/Spouse Income (in dollars)	-.000005 (.0000003)	-.048++	-.000005 (.000003)	-.048++
Education (in years)	-.0005 (.016)	-.0004	-.002 (.016)	-.002
Previously Married (0=No; 1=Yes)	.070 (.142)	.008	-.175 (.131)	-.020
Presence of Children (0=No; 1=Yes)	.884 (.125)	.110++	.763 (.133)	.086++
Informal Marriage*Prior Marital Status	-2.773 (.586)	-.074++	--------	
Standard Cohabitation*Prior Marital Status	-.963 (.411)	-.056*	--------	
Informal Marriage* Presence of Children			1.661 (.599)	.045**
Standard Cohabitation* Presence of Children			.166 (.372)	.009
Constant:	12.910 (.432)		13.276 (.433)	

Model 1:

$r^2 = .12$ n = 3708

Model 2:

$r^2 = .12$ n = 3708

$*p < .05$ $**p < .01$ $+p < .001$ $++p < .0001$

are similar to those obtained in the OLS model without interaction terms, including the finding of age being the strongest predictor of conflict, as indicated by the beta coefficients.

In the model including the interaction terms of cohabitation status by the presence of children (r^2 = .12; p < .0001; see Table Ten, Model 2, p. 139), the interaction term of informal marriage by the presence of children is significant (unlike in the OLS model without the outliers): informally married cohabitors with children report more conflict than do legally married respondents with children. However, the informally married without children argue less frequently than do the legally married without children. Translating this coefficient into effects and controlling for all other variables in the model, an informally married cohabitor with children has a value on the index of frequency of conflict of 15.054 (13.276 + (-.646)(1) + (.763)(1) + (1.661)(1)(1) = 15.054), compared to a value of 14.039 for a legally married respondent with children. An informally married cohabitor without children has a value on this index of 12.63 (13.276 + (-.646)(1) = 12.63), compared to a value of 13.276 for a legally married respondent without children. The interaction term of standard cohabitation by the presence of children is not significant (p = .66). Compared to the OLS model without interaction terms, Catholics report more frequent conflict than do those with no religious affiliation. All other results are similar to those obtained in the OLS model without interaction terms (including age remaining as the strongest predictor of conflict).

Finally, the gender by cohabitation status interaction terms are not significant in the WLS model (p > .05).

The findings in these WLS models differ rather dramatically from those obtained in the OLS models (both including and without the outliers), and the

WLS models with the outliers included. We were unsuccessful in correcting for heteroscedasticity (as indicated by both the partial plots and the Spearman rank-order correlation test). Also, the standard errors in the WLS models are not consistently smaller than those in the OLS models, indicating that the WLS models are not more efficient (this is particularly the case in Table Ten, where the interaction terms of cohabitation status by prior marital status, and informal marriage by the presence of children are significant in the WLS models, but not in the OLS models). As a result, the findings in the WLS models are rather suspicious. First, we find in the WLS model with the outliers removed that standard cohabitors benefit from prior marital experience compared to the legally married, while being disadvantaged by having no prior marital experience. While we found this relationship between the informally and the legally married respondents in the previous OLS and WLS models (with the important exception of the OLS model with the outliers removed), this effect on the standard cohabitors relative to the legally married is new. Also, for the first time in this chapter, the informally married with children argue more frequently than do the legally married with children. By contrast, the childfree informally married argue less frequently than do the childfree legally married. This effect is rather weak (as indicated by the beta coefficients). However, the fact that this interaction term has not achieved statistical significance in any of the other models makes the entire model suspect.

To summarize, removing the outliers in the OLS models affects the results in that attendance at religious services emerges as a significant predictor of the frequency of conflict in the OLS models with the outliers removed. Furthermore, those with other religious affiliations do not differ from those with no affiliation in the OLS model with the outliers removed. The

interaction term of informal marriage by prior marital status is no longer significant in the model with the outliers removed. All other results are similar to the OLS models with the outliers included.

Furthermore, our attempts to correct for heteroscedasticity were not entirely successful in any of the models, and the weighted solutions do differ dramatically from their OLS counterparts. For example, in the models including the outliers, those with other racial/ethnic identifications no longer differ from Anglos in the WLS models. Those with other religious affiliations also no longer differ from those with no affiliation in the WLS models, while frequency of attendance at religious services is significant. In the WLS models with the outliers removed, Catholics argue less frequently than do those with no religious affiliation (there were no significant differences between Catholics and those with no affiliation in the OLS model with the outliers removed). Also, the interaction terms of standard cohabitation and informal marriage by prior marital status, and informal marriage by the presence of children, emerge as significant predictors of the frequency of conflict. These interaction terms are all nonsignificant in the OLS models with the outliers removed.

Finally, age is consistently the most powerful predictor of conflict, with the largest beta coefficient in the models. The presence of children is also a strong predictor of conflict.

So that we may directly compare the two types of cohabiting unions, we ran all of the above models, removing the married respondents from the analysis. We discuss the results below.

Comparisons of Cohabitors

We entered the variables in three steps, using multiple (OLS) regression. First, we entered only the informal marriage dummy variable; the

model is not significant (p = .19). The informally married and standard cohabitors do not significantly differ in their frequency of conflict with their partners. On the second step (see Table Eleven, Model 1, p. 145), we entered all variables with the exception of the interaction terms (r^2 = .13, p < .0001). Informally married cohabitors do not significantly differ from standard cohabitors in their frequency of conflict (p = .36). As age increases, the frequency of conflict decreases. Furthermore, as combined partner income increases, the frequency of conflict decreases. Those cohabitors (standard and informally married) who have been legally married report less conflict than do those who have never been legally married. Finally, those with children report more conflict.

Interestingly, when comparing only the two types of cohabiting unions, age is not clearly the strongest predictor of conflict. Its predictive strength is similar to that of prior marital status and the presence of children. This finding is not altogether surprising, since there is less variance in the ages of the cohabitors. Also, gender is no longer statistically significant: men and women in cohabiting unions report similar frequencies of conflict.

Multicollinearity prohibits including all interaction terms in the same model. For example, the variance inflation factor of each variable in the model including all interaction terms exceeds 5.6 on the informal marriage dummy variable. To resolve this problem, we ran four separate models, each including one interaction term. This procedure reduces the variance inflation factors to values no greater than 2.7 in the models.

The next model includes the interaction term of informal marriage by income; however, the interaction term is not significant (p = .85). Similarly, the interaction term of informal marriage by prior marital status is

Table Eleven: OLS and WLS Regressions of Conflict on Cohabitation Status and Controls: Outliers Included

| | Model 1 | | Model 2 | |
| | OLS Regression Coefficients (Std Error of b) | | WLS Regression Coefficients (Std Error of b) | |
Independent Variables	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.540 (.586)	-.047	-.587 (.421)	-.050
Standard Cohabitation (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity:				
African-American	.592 (.596)	.052	.523 (.513)	.047
Hispanic	-.699 (.885)	-.041	-.202 (.369)	-.012
Other	-3.084 (2.191)	-.068	-3.203 (.544)	-.067++
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-.369 (.447)	-.041	-.655 (.325)	-.071*
Age (in years)	-.067 (.027)	-.135*	-.054 (.021)	-.120*
Religious Affiliation:				
Protestant	-.988 (.623)	-.109	-.647 (.563)	-.070
Catholic	-.616 (.694)	-.059	-.379 (.602)	-.035
Jew	.859 (1.633)	.027	-.178 (.774)	-.005
Other	-1.233 (.859)	-.083	-1.352 (.624)	-.090*
None	reference category		reference category	
Attendance at Services (in days/year)	.031 (.041)	.038	.014 (.044)	.017

Table   Eleven--continued

Independent Variables	Model 1 OLS Regression Coefficients (Std Error of b) b	Beta	Model 2 WLS Regression Coefficients (Std Error of b) b	Beta
Combined Partner/Spouse Income (in dollars)	-.00002 (.000007)	-.120*	-.00001 (.000003)	-.067+
Education (in years)	-.159 (.097)	-.089	-.120 (.046)	-.068++
Previously Married (0=No; 1=Yes)	-1.261 (.482)	-.137**	-1.354 (.325)	-.143++
Presence of Children (0=No; 1=Yes)	1.241 (.483)	.138*	1.606 (.400)	.173++
Constant:	16.752 (1.639)		16.308 (1.033)	

Model 1:

r^2 = .13   n = 403
F = 3.978   sig = .0001

Model 2:

r^2 = .13   n = 403

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*$p < .05$ **$p < .01$ +$p < .001$ ++$p < .0001$

nonsignificant (p = .32), as are the interaction terms of informal marriage by the presence of children (p = .20), and gender by informal marriage (p = .14).

Contrary to the OLS model with all three union types included, the two types of cohabitors not only do not differ when controlling for all other variables in the model; they are also similarly affected by income and prior marital experience (recall in Table Six that standard cohabitors benefit more from increasing income than do the legally married, while the informally married benefit more from prior marital experience). Also, no one predictor variable is clearly stronger than the others in affecting the frequency of conflict. Unlike the OLS model with all three union types included, men do not report more conflict than do women. For the first time in this component, men and women respond similarly. Also, similar to the OLS model with all three union types included, informal marriage is not particularly beneficial to women, or to men: the interaction term of gender by informal marriage is not significant. These results suggest that not only are the informally married and standard cohabitors more similar in their frequency of conflict than either is to the legally married, and not only are the two types of cohabitors similarly affected by income and prior marital status; men and women in the two types of cohabiting unions are also rather similar.

In addition to multicollinearity tests, we also tested these models for heteroscedasticity. In the model with no interaction terms, the partial plots with the Hispanic dummy variable, the other racial/ethnic identifications dummy variable, and the Jew religious affiliation dummy variable as the predictor variables suggest that heteroscedasticity is present, with a pattern of decreasing variability in the distribution of the residuals with increasing values on the predictor variable. The Spearman rank-order correlation test indicates that several variables significantly correlate with the absolute

residuals, which is another indication that heteroscedasticity is present. In the model with no interaction terms, the following variables significantly correlate with the absolute residuals: the African-American dummy ($r = .14$); combined partner income ($r = -.21$); educational attainment ($r = -.24$); and the presence of children dummy ($r = .18$). The partial plots and these significant coefficients indicate that heteroscedasticity is moderate.

In the model including the interaction term of informal marriage by income, the same partial plots as in the original model suggest that heteroscedasticity is present. According to the Spearman test, the same variables continue to significantly correlate with the residuals (the correlation coefficients are very similar to those obtained in the previous model), as does the interaction term ($r = -.10$).

In the model including the interaction term of informal marriage by prior marital status, the same partial plots suggest that heteroscedasticity is present; according to the Spearman test, the same variables again significantly correlate with the absolute residuals (the correlation between the interaction term and the absolute residuals is nonsignificant).

In the model with the interaction term of informal marriage by the presence of children, the same partial plots, in addition to the plot with informal marriage as the predictor variable, indicate that heteroscedasticity is present. According to the Spearman test, the same variables again correlate significantly with the absolute residuals (the correlation between the interaction term and the absolute residuals is nonsignificant).

Finally, in the model including the interaction of gender by informal marriage, the same partial plots discussed in the original model indicate that heteroscedasticity is present. The same variables from the Spearman test

conducted on the original model significantly correlate with the absolute residuals, as does the interaction term (r = -.10).

Because both tests suggest a moderate pattern of heteroscedasticity, we attempted to correct for it by employing a WLS estimation procedure, as discussed in Chapter Four. In the first model (with no interaction terms), only the partial plot with the Jew religious affiliation dummy as the predictor variable suggests a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values on the predictor variable increase. According to the Spearman rank-order correlation test, none of the weighted variables significantly correlates with the absolute residuals, suggesting that heteroscedasticity is no longer present.

In the model including the interaction term of informal marriage by income, again only the partial plot with the Jew affiliation dummy as the predictor suggests that heteroscedasticity is present. According to the Spearman test, none of the weighted variables significantly correlates with the absolute residuals.

In the model including the interaction term of informal marriage by prior marital status, none of the partial plots suggests that heteroscedasticity is present, and none of the weighted variables significantly correlates with the absolute residuals.

In the model including the interaction term of informal marriage by the presence of children, only the partial plot with the Jew religious affiliation dummy as the predictor variable suggests that heteroscedasticity is present, and none of the weighted variables significantly correlates with the absolute residuals.

Finally, in the model including the interaction of gender by informal marriage, the same partial plot suggests that heteroscedasticity is present, but

none of the weighted variables significantly correlates with the absolute residuals.

In the WLS model with no interaction terms ($r^2 = .13$; see Table Eleven, Model 2, p. 145), those with other racial/ethnic identifications argue less frequently than do Anglos. Women now report less conflict than do men. Those with other religious affiliations report less conflict than do those with no religious affiliation, and the more educated argue less frequently than do the less educated. The presence of children is the strongest predictor of conflict, followed by prior marital status. All other results are similar to those obtained in the OLS solution.

None of the interaction terms attains significance ($p > .05$).

Our attempts to correct for heteroscedasticity appear to be largely successful. The partial plot that indicates that heteroscedasticity may be present (with the Jew affiliation variable as the predictor) includes a dichotomous predictor variable with very few cases in one category. Thus, the pattern we see may simply be an artifact of sample size, and not due to heteroscedasticity. Also, none of the weighted variables significantly correlates with the absolute residuals. Finally, the standard errors in the WLS model are (with only one exception) smaller than those obtained in the OLS model. So, we are rather confident in the results of our WLS model, which indicate that gender is a significant predictor of the frequency of conflict. However, gender is one of the weakest predictors in the model (as indicated by the beta coefficients), similar to the models with all three union types included. And, informal marriage continues to not benefit women in particular (the interaction term of gender by union type is nonsignificant, similar to all of the previous models).

To determine if these findings are a result of particularly influential cases, we also tested these models for the influence of outliers, using the criteria discussed in Chapter Four. We removed three cases (.8% of the total, with one informally married case and two standard cohabitor cases). We entered the variables in the models with the outlying cases removed employing the same strategy as above. Also, the outliers are less likely to Anglo (33.3%) compared to the total sample of cohabitors (68.9%), and they are more likely to be Hispanic (66.7%, versus 8.3% of the total cohabitor sample). The outliers are also more likely to claim no religious affiliation (66.7%, versus 18.2% of the total cohabitor sample); however, outliers attend religious services more frequently (seventeen days per year) than does the total cohabitor sample, on average (two days per year). The outliers are much more economically disadvantaged, with a mean combined partner income of $16,333.33 per year, compared to a mean of $34,313.31 among the total cohabitor sample. The outliers are also less educated, with a mean educational attainment of nine years, compared to a mean of 12.64 years among the total cohabitor sample. The outliers are similar to the total cohabitor sample on all other demographic variables. However, these differences make our findings tentative.

With only the informal marriage dummy variable in the model, the model is not significant (p = .14). Similar to the OLS model with the outliers included, the informally married and standard cohabitors report similar frequencies of conflict. In the model with all variables entered except for the interaction terms (r^2 = .15, p < .0001; see Table Twelve, Model 1, p. 152), the results are similar to those obtained in the original OLS model with the outliers included. Age, prior marital status, and the presence of children are similarly powerful in predicting conflict (as indicated by the beta coefficients).

Table Twelve: OLS and WLS Regressions of Conflict on Cohabitation Status and Controls: Outliers Removed

Independent Variables	Model 1 OLS Regression Coefficients (Std Error of b)		Model 2 WLS Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-.410 (.556)	-.037	-.672 (.392)	-.059
Standard Cohabitation (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity: African-American	.665 (.563)	.062	.382 (.553)	.035
Hispanic	-1.557 (.854)	-.093	-1.181 (.390)	-.072**
Other	-3.058 (2.070)	-.071	-2.573 (1.018)	-.056*
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-.553 (.425)	-.065	-.556 (.339)	-.062
Age (in years)	-.076 (.026)	-.161**	-.064 (.019)	-.147+
Religious Affiliation: Protestant	-.355 (.598)	-.041	-.347 (.483)	-.039
Catholic	.067 (.671)	.007	-.385 (.548)	-.037
Jew	1.374 (1.545)	.045	.212 (1.124)	.006
Other	-.500 (.820)	-.035	-1.006 (.549)	-.069
None	reference category		reference category	
Attendance at Services (in days/year)	-.023 (.043)	-.027	-.0002 (.022)	-.0002

Table   Twelve--continued

	Model 1		Model 2	
	OLS Regression Coefficients (Std Error of b)		WLS Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Combined Partner/Spouse Income (in dollars)	-.00001 (.000007)	-.103*	-.00001 (.000004)	-.070**
Education (in years)	-.092 (.092)	-.054	-.050 (.055)	-.029
Previously Married (0=No; 1=Yes)	-1.226 (.457)	-.140**	-1.432 (.393)	-.157+
Presence of Children (0=No; 1=Yes)	1.368 (.457)	.160**	2.021 (.382)	.226++
Constant:	15.579 (1.564)		14.428 (1.048)	

Model   1:

r^2 = .15   n = 400
F = 4.364   sig = .0001

Model   2:

r^2 = .14   n = 400

----
*p < .05   **p < .01   +p < .001   ++p < .0001

We ran four separate models, each including one interaction term. The interaction term of informal marriage by combined partner income is nonsignificant ($p = .86$), as are the interaction terms of informal marriage by prior marital status ($p = .27$), informal marriage by the presence of children ($p = .32$), and gender by informal marriage ($p = .31$). Thus, all findings are similar to those obtained in the original OLS models.

Heteroscedasticity continues to be present in the models. In the model with no interaction terms, the partial plots with the other racial/ethnic identifications variable and the Jew religious affiliation dummy variable as the predictors suggest a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values on the predictor variable increase. Also, according to the Spearman rank-order correlation test, several variables correlate significantly with the absolute residuals, which is another indication that heteroscedasticity is present: the informal marriage dummy ($r = -.13$); the African-American dummy ($r = .15$); the Hispanic dummy ($r = -.13$); total household income ($r = -.17$); educational attainment ($r = -.18$); and the presence of children dummy ($r = .16$). The pattern suggested by the partial plots and these correlation coefficients indicate that the heteroscedasticity is moderate.

In the model including the interaction term of informal marriage by income, the same partial plots, in addition to the plot with attendance at religious services as the predictor variable, continue to suggest that heteroscedasticity is present. According to the Spearman test, the same variables from the original test correlate significantly with the absolute residuals (the correlation coefficients are very similar to those obtained in the previous model), as does the interaction term ($r = -.14$).

In the model including the interaction term of informal marriage by prior marital status, the same three plots suggest that heteroscedasticity is present. The same variables from the original Spearman test again significantly correlate with the absolute residuals (as does the interaction term; $r = -.15$).

In the model including the interaction term of informal marriage by the presence of children, the same partial plots suggest that heteroscedasticity is present. Also, the same variables from the original Spearman test again significantly correlate with the absolute residuals (the interaction term is not significant).

Finally, in the model including the interaction of gender by informal marriage, the same partial plots suggest that heteroscedasticity is present, while according to the Spearman test, the same variables again correlate significantly with the absolute residuals (the interaction term is not significant).

Because both tests suggest a moderate pattern of heteroscedasticity in these models, we attempted to correct for it by employing the WLS estimation procedure discussed in Chapter Four. In the first model (with no interaction terms), only the partial plot with the Jew religious affiliation variable as the predictor suggests a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. According to the Spearman rank-order correlation test, none of the weighted variables significantly correlates with the absolute residuals, indicating that heteroscedasticity is no longer present.

In the model including the interaction term of informal marriage by income, again only the partial plot with the Jew religious affiliation variable

as the predictor suggests that heteroscedasticity is present. None of the weighted variables significantly correlates with the absolute residuals.

In the model including the interaction term of informal marriage by prior marital status, the same single partial plot suggests that heteroscedasticity is present, while none of the variables significantly correlates with the absolute residuals.

In the model including the interaction term of informal marriage by the presence of children, the partial plots with informal marriage, the Jew affiliation variable, and attendance at religious services as the predictor variables indicate that heteroscedasticity is present. According to the Spearman test, none of the weighted variables significantly correlates with the absolute residuals.

Finally, in the model including the interaction of gender by informal marriage, the same three partial plots discussed above suggest a pattern of heteroscedasticity, while none of the variables significantly correlate with the residuals.

In the WLS model without interaction terms (r^2 = .14; see Table Twelve, Model 2, p. 152), Hispanics and those with other racial/ethnic identifications report less conflict than do Anglos (contrary to the OLS model). All other results are similar to those obtained in the OLS model, but the presence of children is now the strongest predictor of conflict.

With the outliers removed, none of the interaction terms attains significance ($p > .05$).

Our attempts to correct for heteroscedasticity appear to be successful. While the partial plot with the Jew affiliation variable continues to suggest heteroscedasticity, the Spearman rank-order correlation test indicates that heteroscedasticity is no longer present. Also, all of the standard errors in the

WLS model are smaller than those obtained in the OLS model, indicating that the WLS model is more efficient. It is likely that the pattern suggesting heteroscedasticity in the partial plot is due to the small number of Jews in this sample (recall that a small number of cases in one category of a dichotomous variable may indicate that heteroscedasticity is present when in fact it is not). Thus, we are more confident in our WLS results.

To summarize, removing the outliers does not change the results of the OLS models, which supports the findings in the original OLS model with the outliers included. Our attempts to correct for heteroscedasticity were successful in the models with the outliers included. This correction modified the results, in that those with other racial/ethnic identifications report less conflict than do Anglos, women report less conflict than do men, those with other religious affiliations argue less frequently than do those with no affiliation, and those more educated argue less frequently than do the less educated. We also successfully corrected for heteroscedasticity in the models with the outliers removed. Hispanics and those with other racial/ethnic identifications argue less frequently than do Anglos in the WLS models.

While the variable of major interest--union type--is not affected by removing outlying cases or correcting for heteroscedasticity, the gender variable is somewhat sensitive to these methods. In both OLS models and the WLS model with the outliers removed, men and women do not significantly differ in their frequencies of conflict. However, in the WLS model with the outliers included, women report less conflict than do men, similar to the models with all three union types included. These data suggest that legally married men and women differ, while cohabiting (informally married and standard cohabiting) men and women generally do not. We cannot determine whether legal marriage results in this gender difference, or whether men and

women who differ on this measure are more likely to marry than are those who do not differ. The interaction terms of gender by union type are consistently nonsignificant, further complicating interpretation of these results. Informal marriage does not benefit women, but neither does legal marriage. Cohabitation--informal marriage and standard cohabitation--is associated with greater similarity on this measure between men and women. But informally married respondents, regardless of gender, do not argue less frequently than do legally married respondents. And, standard cohabitors argue more frequently than do legally married respondents.

Summary

In this chapter, we found several significant differences in the frequency of conflict between the informally married and the legally married respondents. When we entered the interaction terms into both the OLS and WLS models with the outliers included, we discovered that the informally married benefit from prior marital experience, in that they argue less frequently than do legally married couples in which the respondent has been previously married (we also found this effect in the WLS model with the outliers removed). However, the informally married who have never been legally married argue more frequently than do the legally married when it is the respondent's first marriage. Furthermore, while the informally married with children argue more frequently than do the legally married with children (only in the WLS model with the outliers removed), the childfree informally married argue less frequently than do the childfree legally married. Thus, while prior marital status benefits the informally married compared to the legally married (for those who have been married in the past), the presence of children may benefit the legally married (while being childfree may benefit the informally married). Again, however, because we

found this association only in the WLS model with the outliers removed, it is suspicious. Future research needs to further explore the impact of children on the frequency of conflict in these unions. The hypothesis of no difference between these two union types (Hypothesis #2B) is supported when there are no interaction terms in the models (also supporting Gravenhorst's (1988) notion of erotic friendships); however, clearly there are differences between respondents in these two dyadic arrangements when examining their prior marital status and the presence of children (with informal marriage being beneficial only in certain contexts). Thus, this hypothesis receives only minimal support.

Differences also appear between standard cohabitors and legally married respondents. More specifically, in the OLS models with the outliers included and with them removed, as income increases for standard cohabitors, the frequency of conflict decreases, more so than it does for the legally married respondents (we also found this relationship in the WLS model with the outliers removed). Also, in the WLS model with the outliers removed, standard cohabitors who have been legally married argue less than do legally married respondents who were married prior to their current relationship. By contrast, never-married standard cohabitors argue more frequently than do legally married respondents in their first marriage. Thus, it appears that income is more beneficial to standard cohabitors than it is to legally married respondents (as it reduces their conflict more substantially), and prior marital status may be more beneficial, as well. Again, however, because these results in the WLS model with the outliers removed differ so dramatically from the results obtained in all of the other models, they are suspicious and tentative at best. We are more confident in the results of the OLS models, which not only report a stronger effect of income on reducing conflict among the standard

cohabitors relative to the legally married, but also report no differential impact of prior marital status on the respondents in these two union types.

There are no significant differences between the two types of cohabiting unions with regard to the frequency of conflict. Thus, the hypothesis that standard cohabitors would engage in the most conflict (Hypothesis #2A) is not supported.

The effect of higher income in reducing conflict among standard cohabitors is not surprising, in that since standard cohabitors are more likely than legally married respondents to be younger and not have children, their higher income may be used for pleasurable pursuits, rather than caring for older parents or young children, or saving for children's education, which may add stress to a union. These standard cohabitors may be maximizing their economic benefits by cohabiting rather than marrying. If this is the case, then we would expect increasing income to be more beneficial to them than to the married respondents.

The effect of prior marital status for the informally married as opposed to the legally married is also intriguing, especially since cohabitation is not viewed by most of society as a permanent alternative to legal marriage (Scanzoni, 1995). As a result, informally married cohabitors are assumed to be less committed to their unions than are legally married persons. Indeed, cohabitors themselves (without differentiating between the informally married and standard cohabitors) report less commitment than do legally married couples (Macklin, 1983b). Thus, it follows that an ex-spouse is more of a threat to a cohabiting union than to a marital one (since legally married couples are presumed to be more committed, making their union more solid and less vulnerable to outside threats), which may be translated into more conflict among the cohabitors. However, this is clearly not the case in our

data. Also, recall our prediction that prior marital status negatively affects both types of cohabitors more so than the married respondents, as cohabitors may be hesitant to remarry based on past negative experiences. While these data do not directly test this speculation, they do suggest that ex-spouses do not negatively impact on the degree of conflict in the cohabiting union.

Children are similarly correlated with increasing conflict for respondents in all three union types. That is, in most models, children do not differentially impact on the respondents in the three union types. However, in the WLS model in which cohabitors are compared to the married respondents and the outliers are removed, children more strongly negatively impact on the informally married than on the legally married respondents. This is not surprising, since these cohabitors are more likely to be living with their partner's children from a previous union than are the married respondents. More specifically, 12% of the informally married respondents and 18% of standard cohabitors are living with children from their partners' previous relationships; only 3% of the legally married respondents are living with children from their spouses' previous unions. However, we would expect a similar finding with the standard cohabitors. Instead, there is no significant difference between standard cohabitors and the respondents in other two union types concerning the impact the presence of children has on the frequency of conflict. Also, since there are other suspicious findings in this model that we discuss above (most notably, prior marital status differentially impacting on standard cohabitors and the legally married), the differential impact of children on the informally married relative to the legally married, while not surprising, is suspicious in light of the lack of this finding in other models.

Despite the finding in the previous chapter that women perceive greater inequity in their relationships than do men when all three union types are included in the analysis, the results of this chapter indicate that when both types of cohabitors are compared to married respondents, women report less conflict than do men. It appears, then, that the frequency of conflict is not related to women's perceptions of inequity. It may be that these women feel powerless to change their situations, and in turn do not engage in conflict with their spouses/partners (see Hochschild with Machung, 1989 for a discussion of this issue). However, the men in their lives do perceive greater conflict, although they are less likely to perceive their relationships as unjust. These men may feel that their spouses/partners are arguing over nothing. Similar to the findings in the previous chapter, women in various types of intimate dyadic relationships do not differ on this measure. That is, women--regardless of the type of unions in which they are involved--view their relationships as being unfair, but do not argue about the inequity. Men--again, regardless of the type of their unions--do not perceive inequity, but do report more conflict than do women. Thus, the hypothesis that standard cohabiting women differ from women in other union types in their frequency of conflict is not supported. The hypothesis of no difference between the informally and legally married is supported, thereby supporting Gravenhorst's (1988) notion of erotic friendships.

So, despite differences among the union types (regardless of gender) in the frequency of conflict, informally married women do not engage in less conflict than do legally married or standard cohabiting women. Again, there is some quality of intimate heterosexual relationships that accounts for gender differences in the frequency of conflict. That is, there is some quality of intimate unions that may be found in all three unions that explains why

women in various union types report less conflict than do men, while men in various union types report more conflict than do women. While informal marriage does not benefit women in terms of reducing conflict, legal marriage also is clearly not the best arrangement for women, either. However, informal marriage does benefit those couples in which at least one partner has been legally married, compared to legally married couples in which one spouse has been married prior to the current relationship. Also, informal marriage may be beneficial when there are no children.

Finally, age is typically the strongest predictor of conflict in the OLS and WLS models including all three union types, and is among the strongest predictors in the OLS and WLS models including only the two types of cohabiting unions. Age has a larger impact on reducing the frequency of conflict than does union type.

In the following chapter, we examine the relationship satisfaction of couples in these various types of dyadic relationships. Also, we explore differences in satisfaction between women and men as a function of their union type. Based on the results of the last two chapters, it appears that while we may find differences among the unions in relationship satisfaction, informal marriage may not be particularly beneficial to women.

CHAPTER 6
RELATIONSHIP SATISFACTION

Recall from above that we measure relationship satisfaction on an index consisting of seven items (the understanding received from the spouse/partner; the love and affection received; the amount of time spent together; the demands the spouse/partner makes on the respondent; the sexual relationship; the way the spouse/partner spends money; and the work the spouse/partner performs around the house), ranging from a value of seven, indicating very little satisfaction, to a value of forty-nine, indicating great satisfaction. We ran two sets of models on this dependent variable. In the first set of models, we compare the informally married and the standard cohabitors to the legally married respondents. In the second set of models, we compare the informally married to the standard cohabitors.

Comparisons of Cohabitors and Marrieds

We entered the variables in three steps, using multiple (OLS) regression. First, we entered only the cohabitor dummy variables ($r^2 = .003$, $p = .0007$). Informally married cohabitors are significantly less satisfied than are the legally married (b = -3.452, beta = -.054, p < .0001). Standard cohabitors do not significantly differ from the legally married respondents on this step (p = .58). Clearly, innovation is not beneficial in this regard.

On the second step (see Table Thirteen, Model 1, p. 165), we entered the race/ethnicity dummy variables (with Anglos as the reference category), the religious affiliation dummy variables (with those with no affiliation as the reference category), attendance at religious services, gender, age, combined

Table Thirteen: OLS Regressions of Relationship Satisfaction on Cohabitation/Marital Status and Controls: Outliers Included

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-4.169 (1.014)	-.067++	-6.659 (1.615)	-.107++
Standard Cohabitation (0=No; 1=Yes)	.325 (.549)	.011	-1.140 (.763)	-.037
Legal Marriage (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity:				
African-American	-.946 (.463)	-.034*	-.870 (.463)	-.031
Hispanic	.787 (.619)	.022	.777 (.618)	.022
Other	1.965 (1.232)	.026	2.011 (1.231)	.026
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-1.461 (.280)	-.085++	-1.443 (.280)	-.084++
Age (in years)	.043 (.015)	.053**	.042 (.015)	.053**
Religious Affiliation:				
Protestant	.562 (.494)	.033	.606 (.494)	.035
Catholic	1.144 (.538)	.057*	1.192 (.537)	.06*
Jew	.048 (1.050)	.001	.155 (1.050)	.003
Other	1.018 (.580)	.042	1.010 (.580)	.041
None	reference	category	reference	category

Table   Thirteen--continued

Independent Variables	Model 1 b	Model 1 Beta	Model 2 b	Model 2 Beta
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
Attendance at Services (in days/year)	.049 (.014)	.056+	.047 (.014)	.054+
Combined Partner/Spouse Income (in dollars)	-.00001 (.000004)	-.018	-.00001 (.000004)	-.034
Education (in years)	-.014 (.054)	-.004	-.011 (.054)	-.004
Previously Married (0=No; 1=Yes)	-.326 (.340)	-.016	-.313 (.340)	-.016
Presence of Children (0=No; 1=Yes)	-2.309 (.353)	-.121++	-2.237 (.353)	-.118++
Informal Marriage*Income			.00008 (.00004)	.050
Standard Cohabitation*Income			.00004 (.00001)	.066**
Constant:	37.234 (1.191)		37.286 (1.190)	

Model 1:

r^2 = .04   n = 3759
F   = 10.533   sig = .0001

Model 2:

r^2 = .05   n = 3759
F   = 10.01   sig = .0001

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*p < .05   **p < .01   +p < .001   ++p < .0001

income of both partners/spouses, educational attainment, and the dummies for prior marital status and the presence of children ($r^2 = .04$, $p < .0001$). Informally married cohabitors continue to be less satisfied than are the legally married respondents. African-Americans are less satisfied in their relationships than are Anglos. Women are less satisfied than are men. Furthermore, as age increases, relationship satisfaction also increases. Catholics are more satisfied than are those with no religious affiliation, and as frequency of attendance at religious services increases, relationship satisfaction also increases. Those who have children under the age of eighteen living with them are less satisfied than are those who do not live with children. Indeed, the presence of children is the strongest predictor of relationship satisfaction (as measured by the beta coefficients), suggesting that children are a strain on a relationship (similar to the findings in the previous chapter). Gender is also a strong predictor of satisfaction: women, regardless of union type, are less satisfied than are men. Union type is next in predictive power.

Multicollinearity prohibits including all interaction terms in the same model. For example, the variance inflation factor of each variable in the model including all interaction terms exceeds 5.4 on the standard cohabitors dummy variable and 5.5 on the informally married cohabitors dummy variable. The obtained variance inflation factors for all other variables are less than 3.3. To resolve this problem, we ran four separate models, each one including one set of interaction terms (e.g., informal marriage by income and standard cohabitation by income). This procedure reduces the variance inflation factors to values no greater than 3.2 for all variables in the models. The variance inflation factor values for the cohabitation dummy variables are reduced to values ranging between 2.2 and 2.8 in all of the models.

The first model includes the interaction terms of cohabitation status by combined partner/spouse income (r^2 = .05, p < .0001; see Table Thirteen, Model 2, p. 165). The interaction term of standard cohabitation by income is significant: for standard cohabitors, an increase in income increases relationship satisfaction while it decreases satisfaction for legally married respondents. Translating this coefficient into effects and holding all other variables constant indicates that a standard cohabitor with a combined partner income of $25,000 has a relationship satisfaction value of 36.896 (37.286 + (-1.140(1) + (-.00001)($25,000) + (.00004)(1)($25,000) = 36.896), compared to a value of 37.036 for a legally married respondent with the same household income. A standard cohabitor with a combined partner income of $100,000 has a relationship satisfaction value of 39.146 (37.286 + (-1.140)(1) + (-.00001)($100,000) + (.00004)(1)($100,000) = 39.146), compared to a value of 36.286 for a legally married respondent with the same household income. The interaction term of informal marriage by income just misses significance (p = .06); however, the informally married continue to report less satisfaction than do the legally married. African-Americans no longer significantly differ from Anglos in their relationship satisfaction (p = .06). All other results are similar to those obtained in the OLS model without interaction terms. While the presence of children is the strongest predictor of union satisfaction, informal marriage follows closely (as illustrated by the beta coefficients). For the first time in this component, union type is one of the strongest predictors in the models. Indeed, the effect of informal marriage is even larger than is the effect of gender in predicting union satisfaction.

It is intriguing that higher income reduces satisfaction among the legally married compared to standard cohabitors. Recall from the previous chapter that higher income reduces the frequency of conflict among the

legally married, but has a stronger beneficial impact on standard cohabitors. So, increasing income is especially beneficial to standard cohabitors, in that the more affluent among them are more satisfied in their relationships and experience less conflict than do their legally married counterparts. Increasing income is only partly beneficial to the legally married. While higher income is associated with somewhat less conflict, it is also associated with less satisfaction, compared to the satisfaction of the standard cohabitors. Future research is needed to further explore the issue of union type on relationship satisfaction.

In the next model, we entered the interaction terms of cohabitation status by prior marital status; however, they are not significant ($p > .05$). In the third model, we entered the interaction terms of cohabitation status by the presence of children; they are also nonsignificant ($p > .05$). Finally, in the fourth model, we entered the interaction terms of gender by cohabitation status; they are nonsignificant ($p > .05$).

These results consistently indicate that informal marriage is not beneficial to respondents. Indeed, this form of innovation is costly, as the informally married are consistently less satisfied than are the legally married. Innovative women, however, are not less satisfied than legally married women, although women, regardless of union type, are less satisfied than are men. Indeed, it is intriguing to note that those who are disadvantaged in the broader social context--namely women and African-Americans--are also disadvantaged in their intimate relationships by being less satisfied, similar to the findings in Chapter Four concerning perceptions of equity.

In addition to multicollinearity tests, we also tested these models for heteroscedasticity. In the model with no interaction terms, the partial plots with other racial/ethnic identifications and the Jew religious affiliation

dummy variable as the predictors suggest that heteroscedasticity is present, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. The Spearman rank-order correlation test indicates that several variables significantly correlate with the absolute residuals: the informal marriage dummy variable ($r = .05$); the African-American dummy variable ($r = .04$); gender ($r = .09$); age ($r = .03$); combined partner/spouse income ($r = .05$); education ($r = -.09$); and prior marital status ($r = .06$). The partial plots show a rather weak pattern, and these correlation coefficients are quite small, suggesting that the heteroscedasticity is somewhat weak.

In the model including the interaction terms of cohabitation status by household income, the same partial plots suggest a pattern of heteroscedasticity, while the same variables from the original Spearman test significantly correlate with the absolute residuals (the coefficients are very similar to those obtained in the previous model), as does the interaction term of informal marriage by income ($r = .04$).

The model including the interaction terms of cohabitation status by prior marital status also shows evidence of heteroscedasticity, with the same partial plots as in the original model suggesting a pattern of heteroscedasticity, and the same variables from the original Spearman test significantly correlating with the absolute residuals (the interaction terms are not significant).

Heteroscedasticity is also present in the model including the interaction of cohabitation status by the presence of children. The same partial plots as in the original model, in addition to the plot with informal marriage as the predictor variable, suggest a pattern of heteroscedasticity. Also, the same variables as listed above (in addition to the interaction term of informal

marriage by the presence of children; r = .05) correlate significantly with the absolute residuals.

Finally, heteroscedasticity is present in the model including the interaction of gender by cohabitation status. The same three partial plots as in the previous model suggest a pattern of heteroscedasticity, while the same variables as listed in the original Spearman test (in addition to the interaction of gender by informal marriage; r = .04) correlate significantly with the residuals.

Because both tests suggest a somewhat weak pattern of heteroscedasticity, we attempted to correct for it by employing the WLS estimation procedure, discussed in Chapter Four. In the first WLS regression model (with no interaction terms), the partial plots with the other racial/ethnic identifications variable and the Jew religious affiliation variable as the predictors suggest a pattern of heteroscedasticity. According to the Spearman rank-order correlation test, however, none of the weighted variables significantly correlates with the absolute residuals, indicating that heteroscedasticity is no longer present.

In the model including the interaction terms of cohabitation status by income, the same two partial plots suggest a pattern of heteroscedasticity, while according to the Spearman test, none of the weighted variables retains a significant correlation with the absolute residuals.

In the model with the interaction terms of cohabitation status by prior marital status, the same two partial plots, in addition to the plot with informal marriage as the predictor variable, suggest a pattern of heteroscedasticity. However, none of the weighted variables significantly correlates with the absolute residuals.

In the model including the interaction terms of cohabitation status by the presence of children, the same three partial plots suggest that heteroscedasticity is present, while none of the weighted variables significantly correlates with the absolute residuals.

Finally, in the model including the interaction of gender by cohabitation status, the same three partial plots suggest a pattern of heteroscedasticity, while none of the weighted variables significantly correlates with the absolute residuals.

In the WLS model with no interaction terms (r^2 = .04; see Table Fourteen, Model 1, p. 173), those with other racial/ethnic identifications are more satisfied than are Anglos. Also, those with other religious affiliations are more satisfied than are those with no religious affiliation. All significant variables in the OLS model retain their significance in the WLS model, in the same directions. The presence of children and gender are the strongest predictors of relationship satisfaction in the model (as measured by the beta coefficients). Informal marriage is moderate in predictive strength.

In the WLS model including the interaction terms of cohabitation status by household income (r^2 = .05; see Table Fourteen, Model 2, p. 173), the interaction term of standard cohabitation by income retains significance (the interaction term of informal marriage by income continues to be nonsignificant; p = .07). Holding all other variables constant, a standard cohabitor with a combined partner income of $25,000 has a value of 36.601 on the relationship satisfaction index (36.995 + (-1.144)(1) + (-.00001)($25,000) + (.00004)(1)($25,000) = 36.601), compared to a value of 36.745 for a legally married respondent with the same household income. A standard cohabitor

Table Fourteen: WLS Regressions of Relationship Satisfaction on Cohabitation/Marital Status and Controls: Outliers Included

Independent Variables	Model 1 Regression Coefficients (Std Error of b)		Model 2 Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-4.171 (1.224)	-.066+	-6.982 (1.952)	-.111+
Standard Cohabitation (0=No; 1=Yes)	.368 (.524)	.012	-1.144 (.737)	-.036
Legal Marriage (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity: African-American	-1.020 (.484)	-.036*	-.930 (.484)	-.033
Hispanic	.713 (.597)	.020	.714 (.597)	.020
Other	2.721 (1.060)	.032*	2.757 (1.059)	.032**
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-1.357 (.271)	-.076++	-1.345 (.271)	-.076++
Age (in years)	.043 (.015)	.068**	.042 (.015)	.067**
Religious Affiliation: Protestant	.743 (.483)	.042	.775 (.483)	.044
Catholic	1.295 (.519)	.063*	1.337 (.519)	.065**
Jew	-.114 (.919)	-.002	-.025 (.919)	-.0004
Other	1.217 (.564)	.048*	1.206 (.564)	.048*
None	reference category		reference category	

Table   Fourteen--continued

	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Attendance at Services (in days/year)	.047 (.012)	.053**	.046 (.012)	.052++
Combined Partner/Spouse Income (in dollars)	-.000006 (.000004)	-.025	-.00001 (.000004)	-.042*
Education (in years)	-.0008 (.051)	-.0003	.002 (.051)	.0007
Previously Married (0=No; 1=Yes)	-.288 (.353)	-.014	-.280 (.353)	-.014
Presence of Children (0=No; 1=Yes)	-2.295 (.342)	-.125++	-2.221 (.342)	-.121++
Informal Marriage*Income			.00009 (.00005)	.056
Standard Cohabitation*Income			.00004 (.00001)	.063**
Constant:	36.919 (1.147)		36.995 (1.146)	

Model 1:

$r^2 = .04$ n = 3759

Model 2:

$r^2 = .05$ n = 3759

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*p < .05   **p < .01   +p < .001   ++p < .0001

with a combined partner income of $100,000 has a value on the relationship satisfaction index of 38.851 (36.995 + (-1.144)(1) + (-.00001)($100,000) + (.00004)(1)($100,000) = 38.851), compared to a value of 35.995 for a legally married respondent with the same household income. So, similar to the OLS model, relationship satisfaction increases with higher income for standard cohabitors compared to legally married respondents, whose relationship satisfaction decreases. Those with other racial/ethnic identifications are more satisfied than are Anglos. Also, those with other religious affiliations now report greater relationship satisfaction than do those with no affiliation. All other results are similar to those obtained in the OLS model. The presence of children and union type are the strongest predictors of relationship satisfaction.

The interaction terms of cohabitation status by prior marital status are not significant in the WLS model (p > .05). The interaction terms of cohabitation status by the presence of children are also nonsignificant in the WLS model (p > .05). Finally, the interaction terms of gender by cohabitation status are both nonsignificant (p > .05).

Our attempts to correct for heteroscedasticity are only partly successful. Some of the partial plots suggest that heteroscedasticity is present, although the results of the Spearman rank-order correlation test suggest otherwise. In comparing the standard errors in the WLS and OLS models, we see that not all of the errors in the OLS model are larger than those in the WLS model. Thus, the WLS model does not appear to be more efficient.

Despite our unsuccessful attempts to correct for heteroscedasticity, the results of the WLS model support those obtained in the OLS model, and they clearly indicate that the informally married are less satisfied than are the legally married. Furthermore, women are clearly less satisfied than are men,

regardless of union type. The interaction terms of gender by union type, however, are consistently nonsignificant. Thus, although the legally married on average are more satisfied than are the informally married, legally married women in particular are not more satisfied than are informally married women. Also, while union type emerges as a rather strong predictor of satisfaction in the OLS models, gender has an even stronger effect. Thus, legal marriage is not so much of a benefit over informal marriage that legally married women are more satisfied than are informally married women.

To determine if these findings are the result of particularly influential cases, we also tested these models for the influence of outliers, using the criteria discussed in Chapter Four. We removed a total of thirty cases: seventeen legally married respondents (57%), eight informally married respondents (27%), and five standard cohabitors (17%). The outliers are disproportionately African-American (17.2%, versus 11.2% in the entire sample) and Hispanic (20.7%, versus 6.6% in the entire sample). The outliers are under-represented among Protestants (34.5%, versus 49.8% in the entire sample). The outliers average attendance at religious services is six days per year, compared to an average of nearly four days per year among the entire sample. Finally, the outliers are over-represented among the ever-married (48.3% have experienced legal marriage prior to their current union, compared to 25.1% of the total sample). Again, because a disproportionate number of cohabitors (both informally married and standard cohabitors) are defined as outliers according to our criteria, in addition to over- or under-representation on several other demographic characteristics, the results are tentative.

We entered the variables into the models with the outlying cases removed employing the same strategy as above. With only the cohabitation status dummy variables in the model, the model is significant (r^2 = .002, p = .03). Informally married cohabitors are significantly less satisfied than are legally married respondents, similar to the OLS model with the outliers included (b = -2.507, beta = -.038, p = .007). Standard cohabitors do not significantly differ from the legally married respondents on this measure (p = .95).

In the models with all variables entered except for the interaction terms (r^2 = .05, p < .0001; see Table Fifteen, Model 1, p. 178), Hispanics and those with other racial/ethnic identifications are more satisfied than Anglos. All other results are similar to those obtained in the original OLS model with the outliers included. While the presence of children is the strongest predictor of union satisfaction (as measured by the beta coefficients), gender is also a rather strong predictor.

The model including the interaction terms of cohabitation status by income is significant (r^2 = .05, p < .0001; see Table Fifteen, Model 2, p. 178), with the interaction term of standard cohabitation by income attaining significance. Holding all other variables constant, a standard cohabitor with a combined partner income of $25,000 has a value of 37.227 on the relationship satisfaction index (37.114 + (-.512)(1) + (-.000005)($25,000) + (.00003)(1)($25,000) = 37.227), compared to a value of 36.989 for a legally married respondent with the same household income. A standard cohabitor with a combined partner income of $100,000 has a value on the relationship satisfaction index of 39.102 (37.114 + (-.512)(1) + (-.000005)($100,000) + (.00003)(1)($100,000) = 39.102), compared to a value of 36.614 for a legally married respondent with the same household income. So, relationship

Table Fifteen: OLS Regressions of Relationship Satisfaction on Cohabitation/Marital Status and Controls: Outliers Removed

Independent Variables	Model 1 Regression Coefficients (Std Error of b) b	Beta	Model 2 Regression Coefficients (Std Error of b) b	Beta
Informal Marriage (0=No; 1=Yes)	-3.107 (1.034)	-.049**	-5.305 (1.654)	-.083**
Standard Cohabitation (0=No; 1=Yes)	.659 (.534)	.022	-.512 (.745)	-.017
Legal Marriage (0=No; 1=Yes)	reference category		reference category	
Race/Ethnicity: African-American	-1.048 (.449)	-.039*	-.992 (.450)	-.037*
Hispanic	1.189 (.605)	.034*	1.179 (.605)	.034
Other	2.368 (1.204)	.032*	2.412 (1.203)	.032*
Anglo	reference category		reference category	
Gender (0=Men; 1= Women)	-1.381 (.272)	-.083++	-1.369 (.272)	-.082++
Age (in years)	.056 (.015)	.072+	.055 (.015)	.071+
Religious Affiliation: Protestant	.420 (.480)	.025	.459 (.480)	.028
Catholic	1.084 (.523)	.056*	1.126 (.523)	.058*
Jew	.014 (1.021)	.001	.108 (1.021)	.002
Other	.971 (.564)	.041	.968 (.564)	.041
None	reference category		reference category	

Table   Fifteen--continued

	Model 1		**Model 2**	
Independent Variables	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Attendance at Services (in days/year)	.056 (.014)	.065++	.054 (.014)	.063++
Combined Partner/Spouse Income (in dollars)	-.000002 (.000004)	-.011	-.000005 (.000004)	-.024
Education (in years)	-.046 (.053)	-.015	-.043 (.052)	-.015
Previously Married (0=No; 1=Yes)	-.129 (.330)	-.007	-.117 (.330)	-.006
Presence of Children (0=No; 1=Yes)	-2.248 (.342)	-.122++	-2.192 (.343)	-.119++
Informal Marriage*Income			.00007 (.00004)	.044
Standard Cohabitation*Income			.00003 (.00001)	.054*
Constant:	37.073 (1.157)		37.114 (1.156)	

Model 1:

$r^2 = .05$ n   = 3729
F = 11.778   sig = .0001

Model 2:

$r^2 = .05$ n   = 3729
F = 10.912   sig = .0001

----
*p < .05   **p < .01   +p < .001   ++p < .0001

satisfaction increases with higher income for standard cohabitors compared to legally married respondents, whose satisfaction decreases (consistent with the OLS and the WLS models with the outliers included). The interaction term of informal marriage by income is not significant (p = .09); however, the informally married continue to report less satisfaction than do the legally married. African-Americans are less satisfied than Anglos (unlike in the OLS model with the outliers included), while those with other racial/ethnic identifications are more satisfied. All other results are similar to those obtained in the OLS model with the outliers included. Again, the presence of children variable, followed by informal marriage and by gender, are the most powerful predictors of relationship satisfaction in the model.

The interaction terms of cohabitation status by prior marital status are not significant (p > .05). The interaction terms of cohabitation status by the presence of children are also not significant (p > .05). Finally, the interaction terms of gender by cohabitation status are both nonsignificant (p > .05).

Heteroscedasticity, however, continues to be present in the models. In the model with no interaction terms, the partial plots with the other racial/ethnic identifications variable and the Jew religious affiliation dummy variable as the predictors suggest a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. Also, according to the Spearman rank-order correlation test, several variables correlate significantly with the absolute residuals (i.e., the African-American dummy variable (r = .04); gender (r = .09); combined partner/spouse income (r = -.05); education (r = -.08); prior marital status (r = .05); and the presence of children; r = .03). The pattern found in the partial plots is rather weak, and the correlation coefficients are quite small, indicating that the heteroscedasticity present is weak.

In the model including the interaction terms of cohabitation status by income, the same partial plots, in addition to the plot with informal marriage as the predictor variable, suggest a pattern of heteroscedasticity. According to the Spearman test, the same variables as listed above significantly correlate with the absolute residuals (the correlation coefficients are very similar to those obtained in the previous model; the interaction terms are not significant).

In the model including the interaction terms of cohabitation status by prior marital status, the same three partial plots suggest a pattern of heteroscedasticity. According to the Spearman test, the same variables as in the test above continue to significantly correlate with the absolute residuals (the interaction terms are not significant).

In the model including the interaction of cohabitation status by the presence of children, the same three partial plots continue to suggest a pattern of heteroscedasticity. According to the Spearman test, the same variables (and the interaction term of informal marriage by the presence of children; $r = .04$) significantly correlate with the absolute residuals.

Finally, in the model including the interaction of cohabitation status by gender, the same three partial plots continue to suggest a pattern of heteroscedasticity, while the Spearman test indicates that the same variables significantly correlate with the absolute residuals (the interaction terms are not significant).

Because both tests indicate that heteroscedasticity (albeit weak) is present, we attempted to correct for it by employing the WLS estimation procedure discussed in Chapter Four. In the first model (with no interaction terms), only the partial plot with informal marriage as the predictor variable suggests a pattern of heteroscedasticity, with the variability of the distribution

of the residuals decreasing as the values of the predictor variable increase. According to the Spearman rank-order correlation test, none of the variables significantly correlates with the absolute residuals, indicating that heteroscedasticity is no longer present.

In the second model (including the interaction terms of cohabitation status by income), the partial plots with informal marriage, the other racial/ethnic identifications variable, and the Jew religious affiliation dummy variable suggest a pattern of heteroscedasticity. However, none of the weighted variables significantly correlates with the absolute residuals.

In the model including the interaction of cohabitation status by prior marital status, the same three partial plots suggest a pattern of heteroscedasticity. However, none of the variables significantly correlates with the absolute residuals.

In the model including the interaction of cohabitation status by the presence of children, the same three partial plots continue to suggest a pattern of heteroscedasticity, while none of the variables significantly correlates with the absolute residuals.

Finally, in the model including the interaction of cohabitation status by gender, the same three partial plots suggest a pattern of heteroscedasticity, but the Spearman test indicates that none of the variables significantly correlates with the absolute residuals.

In the WLS model without interaction terms (r^2 = .05; see Table Sixteen, Model 1, p. 183), those with other religious affiliations now are more satisfied than those with no affiliation. Age and the presence of children are the strongest predictors of satisfaction (as measured by the beta coefficients). All other results are similar to those obtained in the OLS model.

Table Sixteen: WLS Regressions of Relationship Satisfaction on Cohabitation/Marital Status and Controls: Outliers Removed

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-3.180 (1.071)	-.050**	-5.846 (1.715)	-.092+
Standard Cohabitation (0=No; 1=Yes)	.647 (.493)	.021	-.681 (.684)	-.022
Legal Marriage (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity: African-American	-.999 (.472)	-.036*	-.919 (.472)	-.033
Hispanic	1.121 (.547)	.032*	1.124 (.546)	.032*
Other	3.127 (.971)	.037**	3.166 (.970)	.038**
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-1.305 (.264)	-.075++	-1.296 (.264)	-.074++
Age (in years)	.055 (.014)	.089++	.053 (.014)	.086+
Religious Affiliation: Protestant	.612 (.469)	.035	.653 (.469)	.038
Catholic	1.276 (.502)	.063*	1.325 (.501)	.065**
Jew	-.252 (.900)	-.005	-.158 (.899)	-.003
Other	1.219 (.547)	.049*	1.212 (.547)	.049*
None	reference	category	reference	category

Table   Sixteen--continued

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Attendance at Services (in days/year)	.052 (.011)	.059++	.050 (.011)	.057++
Combined Partner/Spouse Income (in dollars)	-.000004 (.000004)	-.017	-.000008 (.000004)	-.034
Education (in years)	-.031 (.050)	-.011	-.028 (.050)	-.010
Previously Married (0=No; 1=Yes)	-.107 (.337)	-.005	-.100 (.336)	-.005
Presence of Children (0=No; 1=Yes)	-2.288 (.330)	-.127++	-2.227 (.330)	-.124++
Informal Marriage*Income			.00008 (.00004)	.050
Standard Cohabitation*Income			.00003 (.00001)	.048**
Constant:	36.800 (1.116)		36.890 (1.115)	

Model 1:

$r^2 = .05$ n   = 3729

Model 2:

$r^2 = .05$ n   = 3729

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*$p < .05$ **$p < .01$ +$p < .001$ ++$p < .0001$

In the WLS solution including the interaction terms of cohabitation status by income (r^2 = .05; see Table Sixteen, Model 2, p. 183), the interaction of standard cohabitation status by income is significant (p = .005). Holding all other variables constant, a standard cohabitor with a combined partner income of $25,000 per year has a value on the relationship satisfaction index of 36.759 (36.89 + (-.681)(1) + (-.000008)($25,000) + (.00003)(1)($25,000) = 36.759), compared to a value of 36.69 for a legally married respondent with the same household income. A standard cohabitor with a combined partner income of $100,000 has a value on the relationship satisfaction index of 38.409 (36.89 + (-.681)(1) + (-.000008)($100,000) + (.00003)(1)($100,000) = 38.409), compared to a value of 36.09 for a legally married respondent with the same household income. So, relationship satisfaction increases with higher income for standard cohabitors compared to legally married respondents, whose satisfaction decreases, consistent with the OLS model. African-Americans no longer significantly differ from Anglos in their relationship satisfaction (p = .0516), but Hispanics are more satisfied. And, those with other religious affiliations are more satisfied than are those with no affiliation. The presence of children and informal marriage are now the strongest predictors of satisfaction. All other results are similar to those obtained in the OLS solution.

The models that include the interaction terms of cohabitation status by prior marital status, cohabitation status by the presence of children, and gender by cohabitation status all have nonsignificant interaction terms (p > .05).

We are largely successful in our attempts to correct for heteroscedasticity. The pattern of heteroscedasticity suggested by some of the partial plots may be due to the small number of cases in some categories of the predictor variables. Also, the Spearman rank-order correlation test indicates

that heteroscedasticity is no longer present. Finally, the standard errors in the WLS models are, for the most part, smaller than those obtained in the OLS models, indicating that the WLS models are more efficient. We are not completely successful in resolving the problem of heteroscedasticity, however, since a few of the standard errors in the WLS models are larger than are those in the respective OLS models. The results of the OLS and WLS models, however, are quite similar.

With the outliers removed, informally married cohabitors continue to be less satisfied than are legally married persons. In the OLS models without interaction terms, Hispanics and those with other racial/ethnic identifications are more satisfied than are Anglos. In the OLS models with interaction terms, the combined effect of standard cohabitation by household income positively impacts on relationship satisfaction, compared to the combined effect of legal marriage by household income. Also, African-Americans are less satisfied than are Anglos in the OLS model with the outliers removed, while those with other racial/ethnic identifications are more satisfied (there are no racial/ethnic differences in the model with the outliers included). The results of the major variables of interest (i.e., union type and gender) are similar in the models with and without the outliers.

Our largely successful attempts to correct for heteroscedasticity modified the results in these models. More specifically, in the models including the outliers, those with other racial/ethnic identifications are more satisfied than are Anglos in the WLS models, but not in the OLS models. Also, in the WLS models, those with other religious affiliations are more satisfied than are those with no affiliation. In the WLS models with the outliers removed, those with other religious affiliations again are more satisfied than are those with no affiliation. Finally, in the WLS model including the interaction of

cohabitation by income, African-Americans no longer significantly differ from Anglos, while Hispanics are more satisfied than are Anglos. The results of union type are consistent throughout these models.

For the first time in the quantitative component, informal marriage emerges in some of the models as a strong predictor of the dependent variable. However, the presence of children, gender and age are consistent predictors, and their coefficients are typically larger than are the coefficients for union type. So, while union type is consistently significant, gender and the presence of children typically have a stronger negative impact on satisfaction, while age has a stronger positive impact. Again, these unchangeable demographic characteristics are stronger in predicting satisfaction than is the changeable effect of union type.

So that we may directly compare the two types of cohabiting unions, we ran all of the above models, removing the legally married respondents from the analysis. We discuss these results next.

Comparisons of Cohabitors

Again, we entered the variables in three steps, using multiple (OLS) regression. First, we entered only the informal marriage dummy variable (r^2 = .02, p = .002). Informally married cohabitors are significantly less satisfied than are standard cohabitors (b = -3.2, beta = -.137, p = .002). Thus, the informally married are the least satisfied in the entire sample, while the legally married and standard cohabitors do not significantly differ.

On the second step (see Table Seventeen, Model 1, p. 188), we entered the race/ethnicity dummy variables (with Anglos as the reference category), the religious affiliation dummy variables (with those with no religious affiliation as the reference category), attendance at religious services, gender, age, combined partner income, educational attainment, and the dummies of prior

Table Seventeen: OLS and WLS Regressions of Relationship Satisfaction on Cohabitation Status and Controls: Outliers Included

	Model 1		Model 2	
	OLS Regression Coefficients (Std Error of b)		WLS Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-3.312 (1.172)	-.144**	-2.403 (1.362)	-.104
Standard Cohabitation (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity: African-American	1.006 (1.190)	.045	1.504 (1.202)	.068
Hispanic	-1.084 (1.745)	-.033	-1.857 (1.549)	-.056
Other	.305 (4.365)	.003	-5.163 (2.609)	-.054*
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-1.157 (.894)	-.065	-.938 (.763)	-.051
Age (in years)	-.034 (.054)	-.035	-.094 (.053)	-.105
Religious Affiliation: Protestant	1.551 (1.252)	.087	-.942 (1.088)	-.051
Catholic	1.837 (1.391)	.089	1.046 (1.377)	.049
Jew	-2.563 (3.257)	-.040	-.970 (2.967)	-.014
Other	2.540 (1.717)	.087	4.876 (1.231)	.163++
None	reference	category	reference	category
Attendance at Services (in days/year)	-.033 (.081)	-.020	-.073 (.084)	-.046

Table   Seventeen--continued

Independent Variables	Model 1 OLS Regression Coefficients (Std Error of b) b	Beta	Model 2 WLS Regression Coefficients (Std Error of b) b	Beta
Combined Partner/Spouse Income (in dollars)	.00004 (.00001)	.130*	.00002 (.00001)	.068*
Education (in years)	.330 (.194)	.094	.210 (.152)	.060
Previously Married (0=No; 1=Yes)	.549 (.964)	.030	2.837 (.779)	.151+
Presence of Children (0=No; 1=Yes)	-2.763 (.967)	-.156**	-3.143 (.969)	-.171**
Constant:	33.018 (3.279)		36.806 (2.831)	

Model 1:

r² = .11   n   = 401
F   = 3.257   sig = .0001

Model 2:

r² = .07   n   = 401

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*p < .05   **p < .01   +p < .001   ++p < .0001

marital status and the presence of children (r^2 = .11, p < .0001). Informally married cohabitors continue to be less satisfied than are standard cohabitors. Also, as household income increases, relationship satisfaction also increases. Finally, the presence of children negatively impacts on relationship satisfaction. Interestingly, gender is not statistically significant (p = .20). The presence of children is the strongest predictor of satisfaction, followed closely by union type.

Similar to the findings in the previous chapter, we discover here that gender is significant only when all three union types are included in the model. Recall from the previous chapter that women report less conflict than do men when all three union types are included in the model, but they do not significantly differ from men when we compare only the two types of cohabiting unions. We find the same results here: women are less satisfied than are men when all three union types are included in the model, but they do not significantly differ when examining only the two types of cohabiting unions.

Multicollinearity continues to be problematic. For example, with all interaction terms included in one model, the variance inflation factor for the informally married exceeds 5.6. Running four separate models, each one including one interaction term, reduces the variance inflation factors to values below 2.7. The first model includes the interaction term of informal marriage by income. This interaction term is nonsignificant (p = .40). The second model includes the interaction term of informal marriage by prior marital status; it is also nonsignificant (p = .62). The third model includes the interaction term of informal marriage by the presence of children; this interaction term is nonsignificant (p = .98). Finally, the fourth model includes the interaction term of gender by informal marriage; it is nonsignificant

(p = .08). So again, we see that informal marriage is not beneficial to women in particular, but legal marriage is not beneficial, either. The inclusion of the legally married respondents in the analysis is necessary for a gender difference in satisfaction to emerge. However, legally married women do not differ from women in the other union types.

We also tested these models for heteroscedasticity. In the model without interaction terms, only the partial plot with the Jew religious affiliation dummy as the predictor variable suggests a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. The Spearman rank-order correlation test indicates that several variables significantly correlate with the absolute residuals: the informal marriage dummy variable (r = .15), gender (r = .10), income (r = -.12), education (r = -.13), and the presence of children (r = .12). The pattern suggested by the partial plots is moderate, and the correlation coefficients are also relatively moderate in strength.

In the model including the interaction term of informal marriage by income, the partial plots with the other racial/ethnic identification variable and the Jew religious affiliation variable as the predictors suggest a pattern of heteroscedasticity. According to the Spearman test, the same variables as listed above significantly correlate with the absolute residuals (the correlation coefficients are very similar to those obtained in the previous model), in addition to the interaction term (r = .13).

In the model with the interaction of informal marriage by prior marital status, these two partial plots, in addition to the plot with attendance at religious services as the predictor variable, suggest a pattern of heteroscedasticity, while the Spearman test indicates that the same variables

as discussed above significantly correlate with the absolute residuals (the interaction terms are not significant).

In the model including the interaction of informal marriage by the presence of children, the partial plots with other racial/ethnic identifications and Jewish religious affiliation suggest a pattern of heteroscedasticity, while the Spearman test indicates that the same variables as listed above (in addition to the interaction of informal marriage by the presence of children; $r = .15$) significantly correlate with the absolute residuals.

Finally, in the model including the interaction of gender by informal marriage, these two partial plots suggest a pattern of heteroscedasticity, while the Spearman test indicates that the same variables as listed above (in addition to the interaction of informal marriage by gender: $r = .12$) correlate significantly with the absolute residuals.

Because both tests indicate that heteroscedasticity is present, we attempted to correct for it by employing the WLS estimation procedure, as discussed in Chapter Four. In the first model (with no interaction terms), both partial plots with the other racial/ethnic identification variable and the Jew religious affiliation variable as the predictors suggests a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing while the values of the predictor variable increase. According to the Spearman rank-order correlation test, only prior marital status significantly correlates with the absolute residuals ($r = -.10$), indicating that heteroscedasticity remains.

In the model including the interaction term of informal marriage by income, these same two partial plots suggest a pattern of heteroscedasticity, while the Spearman test indicates that prior marital status retains a significant correlation with the absolute residuals.

In the model including the interaction term of informal marriage by prior marital status, these same two partial plots suggest a pattern of heteroscedasticity, while the Spearman test indicates that prior marital status significantly correlates with the absolute residuals.

In the model including the interaction term of informal marriage by the presence of children, these same two partial plots suggest a pattern of heteroscedasticity, while the Spearman test indicates that prior marital status significantly correlates with the absolute residuals.

Finally, in the model including the interaction term of gender by informal marriage, these same two partial plots, in addition to the plot with informal marriage as the predictor variable, suggest a pattern of heteroscedasticity, while the Spearman test indicates that prior marital status significantly correlates with the absolute residuals.

In the WLS model with no interaction terms (r^2 = .07; see Table Seventeen, Model 2, p. 188), informally married cohabitors no longer significantly differ from standard cohabitors in their relationship satisfaction (p = .08). Those with other racial/ethnic identifications are less satisfied than are Anglos. Furthermore, those with other religious affiliations are more satisfied than are those with no religious affiliation. Those who have been married prior to their current relationship are more satisfied in their current union than are those who have never been married. The presence of children variable and the other religious affiliation variable are the strongest predictors of satisfaction, followed closely by prior marital status. All other results are similar to those obtained in the OLS model.

None of the interaction terms attains significance (p > .05).

The results change considerably after our unsuccessful attempts at correcting for heteroscedasticity. Not only do some of the partial plots and the

Spearman test indicate that heteroscedasticity is present; four of the standard errors in the WLS model are larger than their counterparts in the OLS model, indicating that the WLS model is not more efficient. Since our attempts to correct for heteroscedasticity are unsuccessful, the results of the WLS models are questionable. Thus, we have more confidence in the results of the OLS model.

To determine if these findings are the result of particularly influential cases, we also tested these models for the influence of outliers, using the criteria defined in Chapter Four. We removed a total of three cases, two of which are among the informally married. The outliers are disproportionately African-American (33.3%) and Hispanic (33.3%), compared to the total cohabitor sample (21.6% and 8.3%, respectively). They are also under-represented among Protestants (33.3%, versus 44.5% of the total cohabitor sample), and over-represented among Catholics (33.3%, versus 23.6% of the total cohabitor sample). However, the outliers on average attend religious services with greater frequency (over seventeen days per year, compared to two days per year among the total cohabitor sample). They have much lower incomes (a mean combined partner income of $19,866.67, compared to a mean of $34,313.31 in the total cohabitor sample). The outliers are also less likely to have children (33.3% have children, compared to 52.9% in the total cohabitor sample). Since we removed a disproportionate number of informally married cases, and the outliers differ from the total sample on a number of other demographic characteristics, the results are tentative.

We entered the variables into the models with the outlying cases removed employing the same strategy as above. With only the informal marriage dummy variable in the model, the model is significant ($r^2 = .02$,

p = .002). Informally married cohabitors are significantly less satisfied than are standard cohabitors, similar to the OLS model with the outliers included. In the model with all variables entered except for the interaction terms ($r^2 = .12$, p < .0001; see Table Eighteen, Model 1, p. 196), all results are similar to those obtained in the OLS model with the outliers included. The presence of children is the strongest predictor of satisfaction (as measured by the beta coefficients), followed by informal marriage. These results support our previous findings in the original OLS model, despite removing a disproportionate number of informally married cohabitors.

Multicollinearity continues to be problematic when all interaction terms are included in the model. So, we ran four separate models, including only one interaction term each. The interaction term of informal marriage by income is nonsignificant (p = .26), as are the interaction terms of informal marriage by prior marital status (p = .72), informal marriage by the presence of children (p = .63), and gender by informal marriage (p = .13).

Heteroscedasticity, however, continues to be present in the models. In the model with no interaction terms, the partial plots with the other racial/ethnic identification variable, the Jew affiliation variable, and attendance at religious services as the predictors suggest a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values on the predictor variable increase. According to the Spearman rank-order correlation test, several variables correlate significantly with the absolute residuals (the informal marriage dummy variable (r = -.12), gender (r = .10), combined partner income (r = -.12), education (r = -.12), and the presence of children dummy variable; r = .13). The pattern in the plots and these correlation coefficients are moderate.

Table Eighteen: OLS and WLS Regressions of Relationship Satisfaction on Cohabitation Status and Controls: Outliers Removed

	Model 1		Model 2	
	OLS Regression Coefficients (Std Error of b)		WLS Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	-3.668 (1.150)	-.162**	-2.845 (1.260)	-.124*
Standard Cohabitation (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity: African-American	.707 (1.163)	.032	.674 (1.153)	.031
Hispanic	-.624 (1.709)	-.019	-1.435 (1.554)	-.043
Other	.322 (4.249)	.004	-4.126 (2.858)	-.044
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-1.192 (.873)	-.067	-.821 (.789)	-.045
Age (in years)	-.006 (.053)	-.006	-.036 (.051)	-.041
Religious Affiliation: Protestant	.932 (1.227)	.054	-.191 (1.007)	-.011
Catholic	1.429 (1.358)	.071	.897 (1.246)	.042
Jew	-3.200 (3.173)	-.052	-1.991 (3.010)	-.029
Other	1.978 (1.677)	.069	2.586 (1.298)	.087*
None	reference	category	reference	category
Attendance at Services (in days/year)	.060 (.088)	.035	.066 (.055)	.039

Table   Eighteen--continued

Independent Variables	Model 1 OLS Regression Coefficients (Std Error of b) b	Beta	Model 2 WLS Regression Coefficients (Std Error of b) b	Beta
Combined Partner/Spouse Income (in dollars)	.00003 (.00001)	.110*	.00003 (.00009)	.104**
Education (in years)	.331 (.189)	.096	.309 (.146)	.090*
Previously Married (0=No; 1=Yes)	.734 (.940)	.041	1.695 (.835)	.106*
Presence of Children (0=No; 1=Yes)	-3.168 (.949)	-.183+	-2.921 (.933)	-.162**
Constant:	32.758 (3.201)		33.774 (2.742)	

Model 1:

$r^2 = .12$ n = 398
F = 3.567   sig = .0001

Model 2:

$r^2 = .11$ n = 398

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*$p < .05$ **$p < .01$ +$p < .001$ ++$p < .0001$

In the model including the interaction of informal marriage by income, the partial plots with the other racial/ethnic identification variable and the Jew affiliation variable as the predictors continue to suggest a pattern of heteroscedasticity. According to the Spearman test, the same variables as listed above significantly correlate with the absolute residuals (the coefficients are similar to those obtained in the previous model; the interaction term also correlates significantly with the absolute residuals; $r = .10$).

In the model including the interaction of informal marriage by prior marital status, the partial plots with the other racial/ethnic identifications variable, the Jew affiliation variable, and attendance at religious services suggest a pattern of heteroscedasticity. According to the Spearman test, the same variables as listed above significantly correlate with the absolute residuals (the interaction term is not significant).

In the model including the interaction term of informal marriage by the presence of children, the same three partial plots suggest a pattern of heteroscedasticity, while the Spearman test indicates that the same variables listed above (with the exception of gender) significantly correlate with the absolute residuals (as does the interaction term; $r = .13$).

Finally, in the model including the interaction term of gender by informal marriage, the partial plots with the other racial/ethnic identifications variable and the Jew affiliation variable suggest a pattern of heteroscedasticity, while the Spearman test indicates that the same variables listed above significantly correlate with the absolute residuals (the interaction term is not significant).

Because both tests suggest that heteroscedasticity is present, we attempted to correct for it by employing the WLS estimation procedure

discussed in Chapter Four. In the first model (with no interaction terms), only the partial plot with the Jew affiliation variable as the predictor suggests a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values on the predictor variable increase. According to the Spearman rank-order correlation test, none of the weighted variables significantly correlates with the absolute residuals, indicating that heteroscedasticity is no longer present.

In the second model (including the interaction term of informal marriage by income), the same partial plot suggests a pattern of heteroscedasticity, while none of the weighted variables significantly correlates with the absolute residuals.

In the model including the interaction term of informal marriage by prior marital status, the same partial plot suggests a pattern of heteroscedasticity, while none of the weighted variables significantly correlates with the absolute residuals.

In the model including the interaction term of informal marriage by the presence of children, the same partial plot suggests a pattern of heteroscedasticity, while none of the weighted variables significantly correlates with the absolute residuals.

Finally, in the model including the interaction term of gender by informal marriage, the same partial plot suggests a pattern of heteroscedasticity, while none of the weighted variables significantly correlates with the absolute residuals.

In the WLS model without interaction terms ($r^2 = .11$; see Table Eighteen, Model 2, p. 196), those with other religious affiliations are more satisfied than are those with no affiliation. As education increases, relationship satisfaction also increases. Those who have been legally married in the past are more

satisfied than are those who have never been married. The presence of children is the strongest predictor of satisfaction, followed by informal marriage. All other results are similar to those obtained in the OLS model.

Again, none of the interaction terms attains significance ($p > .05$).

Our attempts to correct for heteroscedasticity appear to be largely successful. The partial plot with the Jew affiliation dummy as the predictor that suggests a pattern for heteroscedasticity may simply be due to the small number of Jews in the sample. The Spearman rank-order correlation test indicates that heteroscedasticity is not present. And, most of the standard errors in the WLS model are smaller than those in the OLS model, indicating that the WLS model is more efficient. Thus, we have more confidence in the results of the WLS model.

In summary, removing the outliers does not change the results in the cohabitors-only OLS models. However, attempting to correct for heteroscedasticity modifies the results, in that there are no significant differences between the two types of cohabitors in the WLS model with outliers included. Since this is the only model in which the two types of cohabiting unions do not differ, this finding can likely be rejected as an anomaly--a result of our unsuccessful attempts at correcting for heteroscedasticity. Also, those with other racial/ethnic identifications significantly differ from Anglos, and those with other religious affiliations significantly differ from those with no affiliation, in the WLS model with the outliers included. Prior marital status also emerges as a significant predictor of relationship satisfaction in the WLS model with the outliers included. In the WLS model with the outliers removed, those with other religious affiliations significantly differ from those with no affiliation, and education and prior marital status emerge as significant predictors of satisfaction.

Although some of the control variables gain or lose significance as a result of attempting to correct for heteroscedasticity or removing outlying cases, the effects of the variables of main interest--union type and gender-- remain largely unchanged. The informally married are significantly less satisfied in all models but one, and gender never emerges as significant. Similar to the findings in the previous chapter, women and men report different experiences only when all three union types are included in the models. Men and women are similar when comparing only the two types of cohabiting unions. But, while men and women differ when all three union types are included, women in the various union types do not differ (similarly, men in the various union types do not differ). Thus, including the legally married in the analysis is necessary to produce a significant gender difference, but it is not sufficient in producing gender by union type differences.

As was the case in the models with all three union types included, informal marriage emerges as a strong predictor of satisfaction in some of these models. However, the presence of children is more powerful.

<u>Summary</u>

To summarize, informally married cohabitors are consistently less satisfied than are legally married respondents or standard cohabitors (with the sole exception of no difference in the cohabitors-only WLS model with outliers included). Legally married respondents and standard cohabitors consistently show no differences on this measure. So, the hypothesis that the legally married respondents and the informally married cohabitors do not differ on this measure (Hypothesis #3A) is not supported. Indeed, not only is informal marriage not beneficial, but since the two union types significantly differ in this regard, the alternative hypothesis of no difference (which

supports Gravenhorst's (1988) notion of erotic friendships) is also not supported. Also, the hypothesis that standard cohabitors are the least satisfied in their relationships (Hypothesis #3B) is not supported.

It is intriguing that informally married cohabitors are less satisfied than are couples in the other union types, although they do not consistently differ from the other two types in their perceptions of fairness and frequency of conflict (without interaction terms included in the models). It may be that there is something about the unions of the informally married not measured by these data that accounts for their lower levels of relationship satisfaction. For example, informally married cohabitors are often assumed to be less committed to their unions, or they would have legally married (see Macklin, 1983b). This assumption cannot explain why the informally married are less satisfied, but do not consistently differ from respondents in the other union types in their perceptions of equity and frequency of conflict. Another explanation is that, because informal marriage is not considered in American society to be a permanent arrangement (Scanzoni, 1995), pressure from others outside of the dyad on the couple to legalize their unions or dissolve them may impact on their relationship satisfaction. Unfortunately, these data cannot test this speculation. We undertake a much more detailed analysis of informal marriage in the qualitative component in the third part of this manuscript. We will again offer explanations for the lower levels of relationship satisfaction among informally married cohabitors in the concluding chapter in this part of the manuscript.

We predicted that combined partner/spouse income affects relationship satisfaction, as some couples may cohabit specifically to maximize their economic benefits. This appears to be true mainly for standard cohabitors, compared to the legally married respondents. As the income of standard

cohabitors increases compared to the married respondents, their relationship satisfaction typically increases, while the satisfaction of the legally married decreases. Combined partner/spouse income does not differentially impact on the informally married cohabitors and the legally married respondents. Also, the relationship satisfaction of standard cohabitors and the informally married are not differentially affected by income, as the interaction term is consistently nonsignificant.

We also predicted that prior marital status impacts on relationship satisfaction, as some cohabitors may resist marrying due to past negative experiences with marriage. Again, however, this is not the case, as the interaction term is consistently nonsignificant.

Finally, we predicted that the presence of children differentially affects the respondents in the three union types, as cohabitors are more likely than are married couples to be living with their partner's children. While the presence of children negatively impacts on relationship satisfaction for all of the respondents, there are no differences among cohabitors and the married respondents, as the interaction terms are never significant.

When both types of cohabiting unions are compared to the marital unions, women are consistently less satisfied than are men. However, when comparing only the two types of cohabiting unions, there are no significant differences between men and women. Furthermore, the interaction terms of gender by cohabitation status are never significant. Thus, the hypothesis that informally married women are more satisfied than are legally married women (Hypothesis #3C) is not supported. However, the alternative hypothesis of no difference (which supports Gravenhorst's (1988) concept of erotic friendships) is supported. Furthermore, the hypothesis that standard cohabiting women are less satisfied than are women in the other union types

(Hypothesis #3D) is also not supported. While it is not entirely surprising that there are no differences among these women, as marital status has been found to have little effect on women's overall well-being, the fact that legally married men are no better off in this regard than men in the other union types is somewhat surprising. Marriage is considered to be more beneficial to men than to women (Bernard, 1972), and married men consistently report higher levels of overall well-being than do single men (never-married, divorced, or widowed; Gove, Style, and Hughes, 1990; Lee, et al., 1991). Men in these two types of cohabiting unions appear to be enjoying the benefits of legal marriage. However, gender is not a significant predictor of satisfaction when the married respondents are removed from the analysis. Inclusion of the legally married women in the analysis is adequate for significant differences to appear, although married women do not differ from the women in the other union types on this measure.

At any rate, again neither informal nor legal marriage is particularly beneficial to women. Instead, informal marriage appears to be detrimental to the union satisfaction of respondents regardless of gender, as the legally married are the most satisfied. So, while a legal bond is not particularly beneficial to either men or women, it is beneficial to respondents. This assertion is further supported by the strong predictive ability of the informal marriage variable relative to the other independent variables in some of the models.

Thus far, we have determined that in some circumstances (i.e., perceptions of equity), informal marriages do not differ from other types of unions. In other circumstances (i.e., the frequency of conflict), informal marriage appears to be an improvement over legal marriage if the respondent was previously married and possibly if there are no children present. Still in

other circumstances (i.e., relationship satisfaction, and the frequency of conflict in first marriages and with children present), legal marriage appears to be better than is informal marriage in structuring an intimate dyadic relationship. However, informal marriage does not appear to benefit women in particular. In the next chapter, we compare respondents in the three union types on their perceptions of outcomes if their relationships were to end. Furthermore, we explore whether innovation through informal marriage is particularly beneficial to women. Differences among the union types with regard to how life would change if relationships were to end may be an indicator of the degree of investment into the relationships. For example, if the legally married perceive more negative change than do the informally married, they may be more invested in their relationships, which may explain in part why some of the informally married have not legally married. On the other hand, if women benefit from informal marriage by perceiving less negative change than do legally married women, then marriage itself may be putting women at risk of economic and other types of failure.

CHAPTER 7
PERCEIVED OUTCOMES UPON DISSOLUTION

Recall from earlier in this manuscript that respondents rate how much their lives would change if their relationships were to end with regard to: standard of living; job opportunities; economic security; friendships; sex life; leisure time; and overall happiness. We summed these items to construct an index ranging from a value of seven, indicating that life would get much worse if the relationship were to end, to a value of thirty-five, indicating that life would get much better if the relationship were to end. The midpoint on this index is 20.5. Any value below 20.5 indicates that the respondent expects his/her life to become worse if the relationship were to end; any value above 20.5 indicates that the respondents expects his/her life to improve if the relationship were to end. Again, we ran two sets of models, one set comparing the informally married cohabitors and the standard cohabitors to the legally married respondents, and one set comparing the informally married cohabitors to the standard cohabitors. Results are defined as being statistically significant at the .05 level.

Comparisons of Cohabitors and Marrieds

We entered the variables in three steps, using multiple (OLS) regression. First, we entered only the cohabitor dummy variables (r^2 = .04, p < .0001). Both the informally married and standard cohabitors are more likely to believe that their lives would improve if their relationships were to end, compared to legally married respondents (informally married: b = 3.69, beta = .107, p < .0001; standard cohabitors: b = 3.15, beta = .181, p < .0001). Thus, it

appears that arrangements other than legal marriage are more conducive to perceptions of positive outcomes upon dissolution (and, while not directly tested in this study, may be more conducive to dissolution).

On the second step (see Table Nineteen, Model 1, p. 208), we entered the race/ethnicity dummy variables (with Anglos as the reference category), the religious affiliation dummy variables (with those with no religious affiliation as the reference category), attendance at religious services, gender, age, combined partner/spouse income, educational attainment, and the dummies for prior marital status and the presence of children (r^2 = .13, p < .0001). Both types of cohabitors continue to express more positive attitudes regarding their outcomes if their relationships were to end, compared to the legally married respondents. African-Americans and Hispanics are also more likely to state that their lives would improve if their relationships were to end, compared to Anglos. Women are more likely to believe that their lives would become worse, compared to men. Also, as age increases, beliefs in life becoming worse if the relationship were to end increase. As frequency of attendance at religious services increases, perceptions that life would become worse if one's relationship were to end also increase. Those who have been married prior to their current relationship are more likely to believe that their lives would improve if their relationships were to end, compared to those who have never been married prior to their current relationship. Gender is the strongest predictor in the model, which is not surprising when we consider the social and economic disadvantages women typically experience following divorce (which may, by extension, accrue to women in cohabiting unions as well; Weitzman, 1985). The African-American dummy variable is also quite powerful. Union type is considerably weaker in predicting perceptions of outcomes.

Table Nineteen: OLS Regressions of Perceptions of Relationship Dissolution on Cohabitation/Marital Status and Controls: Outliers Included

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	2.819 (.510)	.086++	2.808 (.508)	.086++
Standard Cohabitation (0=No; 1=Yes)	1.836 (.280)	.114++	1.825 (.279)	.113++
Legal Marriage (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity: African-American	3.036 (.236)	.204++	3.053 (.236)	.206++
Hispanic	1.068 (.318)	.055+	1.045 (.318)	.054+
Other	1.168 (.631)	.029	1.196 (.630)	.029
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-1.912 (.143)	-.208++	-1.438 (.216)	-.157++
Age (in years)	-.026 (.008)	-.061+	-.026 (.008)	-.062+
Religious Affiliation: Protestant	-.070 (.251)	-.008	-.070 (.251)	-.008
Catholic	.217 (.274)	.020	.217 (.274)	.020
Jew	-.563 (.533)	-.018	-.581 (.532)	-.018
Other	-.543 (.295)	-.042	-.531 (.295)	-.041
None	reference	category	reference	category

Table   Nineteen--continued

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Attendance at Services (in days/year)	-.027 (.007)	-.059++	-.027 (.007)	-.058+
Combined Partner/Spouse Income (in dollars)	.000001 (.000002)	.008	.000007 (.000003)	.057*
Education (in years)	-.015 (.027)	-.009	-.019 (.027)	-.012
Previously Married (0=No; 1=Yes)	.480 (.173)	.045**	.472 (.173)	.044**
Presence of Children (0=No; 1=Yes)	-.181 (.180)	-.018	-.196 (.180)	-.019**
Gender*Income			-.00001 (.000004)	-.083**
Constant:	18.852 (.606)		18.665 (.608)	

Model 1:

$r^2 = .13$ n = 3721
F = 35.703   sig = .0001

Model 2:

$r^2 = .14$ n = 3721
F = 34.175   sig = .0001

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*p < .05   **p < .01   +p < .001   ++p < .0001

Multicollinearity prohibits including all interaction terms in the same model. For example, the variance inflation factor of each variable in the model including all interaction terms exceeds 5.5 for informally married cohabitors, and 5.4 for standard cohabitors. The obtained variance inflation factors for all other variables are less than 3.3. We ran four separate models, each one including one set of interaction terms (e.g., informal marriage by income and standard cohabitation by income). This procedure reduces the variance inflation factors to values no greater than 3.3 for all variables in the models, with the variance inflation factor values for the cohabitation dummy variables ranging between 2.1 and 2.8 in all of the models.

The first model includes the interaction terms of cohabitation status by combined partner/spouse income; these terms are nonsignificant ($p > .05$). Also, the interaction terms of cohabitation status by prior marital status, cohabitation status by the presence of children, and gender by cohabitation status are all nonsignificant ($p > .05$).

We also constructed new interaction terms for these models. Because men and women experience very different economic outcomes following union dissolution (Weitzman, 1985), we constructed an interaction term of gender by income and an interaction term of gender by the presence of children.

The next model ($r^2 = .14$, $p < .0001$; see Table Nineteen, Model 2, p. 208) includes the interaction term of gender by income; this term is significant ($p = .001$). Translating this coefficient into effects and holding all other variables constant, a woman with a combined partner/spouse income of $25,000 has a value on this index of 17.152 (18.665 + (-1.438)(1) + (.000007)($25,000) + (-.00001)(1)($25,000) = 17.152), compared to a value of 18.84 for a man with the same household income. A woman with a combined

partner/spouse income of $100,000 has a value on this index of 16.927 (18.665 + (-1.438)(1) + (.000007)($100,000) + (-.00001)(1)($100,000) = 16.927), compared to a value of 19.365 for a man with the same household income. Thus, as income increases, men are more optimistic about their outcomes if their relationships were to end, while women are more pessimistic. Those with children are less optimistic than are those without children. All other results are similar to those obtained in the OLS model without interaction terms. The African-American dummy variable is now the strongest predictor in the model, followed by gender. Union type is considerably weaker, though these variables are stronger in predicting perceptions of outcomes than are the other variables.

The final model includes the interaction of gender by the presence of children; this interaction term is nonsignificant (p = .07).

These results indicate that unchangeable demographic characteristics (such as gender and race) have a stronger impact than do changeable characteristics (most notably, union type) in perceptions of outcomes. Although our society defines legal marriage as a more solid institution than is any form of cohabitation (Scanzoni, 1995), in that legally married couples are assumed to be more committed to their partners, to their relationships, and to the institution of marriage, gender, regardless of union type, results in women's more negative outlook relative to that of men. And, since the interaction terms of gender by union type are not significant, it appears that marriage offers no protection for women in the event of dissolution: legally married women are just as concerned about their outcomes as are both types of cohabiting women.

In addition to multicollinearity tests, we also tested these models for heteroscedasticity. In the model without interaction terms, the partial plots

with informal marriage, the Jew religious affiliation variable, and income as the predictors suggested a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values on the predictor variable increase. Furthermore, the Spearman rank-order correlation test indicates that several variables significantly correlate with the absolute residuals, which is another indication that heteroscedasticity is present: the African-American dummy ($r = .06$), the other racial/ethnic identifications dummy ($r = .04$), combined partner/spouse income ($r = -.06$), and educational attainment ($r = -.08$). The partial plots and these Spearman correlations suggest a rather weak pattern.

In the model including the interaction terms of cohabitation status by income, the same partial plots, in addition to the plot with attendance at religious services as the predictor, indicate that heteroscedasticity is present. Also, according to the Spearman test, the same variables as in the original test significantly correlate with the absolute residuals (the coefficients are very similar to those obtained in the previous model; the interaction terms are nonsignificant).

In the model including the interaction terms of cohabitation status by prior marital status, the same four partial plots suggest a pattern of heteroscedasticity. Also, the same variables as above significantly correlate with the absolute residuals (the interaction terms are nonsignificant).

In the model including the interaction terms of cohabitation status by the presence of children, the same four partial plots suggest a pattern of heteroscedasticity, while the same variables from the original Spearman test again significantly correlate with the residuals (the interaction terms are not significant).

In the model including the interaction terms of gender by cohabitation status, the same four partial plots, in addition to the plot with standard cohabitation as the predictor variable, suggest that heteroscedasticity is present. Also, according to the Spearman test, the same variables as in the original test significantly correlate with the absolute residuals (the interaction terms are not significant).

In the model including the interaction of gender by income, the same partial plots (with the exception of the plot with standard cohabitation as the predictor variable) indicate that heteroscedasticity is present. Also, the same variables as above significantly correlate with the absolute residuals (the interaction terms are not significant).

Finally, in the model including the interaction of gender by the presence of children, the same four partial plots suggest a pattern of heteroscedasticity, while the same variables as listed above in the Spearman test significantly correlate with the absolute residuals (the interaction terms are not significant).

Because both tests suggest that heteroscedasticity is present, we attempted to correct for it by employing the WLS estimation procedure discussed in Chapter Four. In the first model (with no interaction terms), the partial plots with informal marriage, other racial/ethnic identifications, and the Jew religious affiliation variable continue to suggest that heteroscedasticity is present, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. According to the Spearman rank-order correlation test, none of the variables significantly correlates with the absolute residuals, indicating that heteroscedasticity is no longer present.

In the model including the interaction terms of cohabitation status by income, the partial plots with informal marriage, other racial/ethnic identifications, the Jew religious affiliation variable, attendance at religious services, and the interaction term of standard cohabitation by income all suggest a pattern of heteroscedasticity. According to the Spearman test, however, none of the variables significantly correlates with the residuals.

In the model with the interaction terms of cohabitation status by prior marital status, the partial plots with informal marriage, other racial/ethnic identifications, the Jew affiliation variable, and attendance at religious services suggest a pattern of heteroscedasticity; again, according to the Spearman test, none of the variables significantly correlates with the residuals.

In the model with the interaction terms of cohabitation status by the presence of children, these same four partial plots indicate that heteroscedasticity is present, while none of the variables significantly correlates with the residuals.

In the model including the interaction terms of gender by cohabitation status, the partial plots with informal marriage, standard cohabitation, the Hispanic dummy variable, the other racial/ethnic identifications variable, the Jew affiliation variable, and attendance at religious services as the predictors suggest a pattern of heteroscedasticity. According to the Spearman test, none of the weighted variables significantly correlates with the absolute residuals.

In the model including the interaction of gender by income, the partial plots with informal marriage, the other racial/ethnic identifications variable, the Jew affiliation variable, and attendance at religious services as the predictors suggest a pattern of heteroscedasticity, but none of the variables significantly correlates with the absolute residuals.

Finally, in the model including the interaction of gender by the presence of children, these same four partial plots indicate that heteroscedasticity is present, while none of the variables significantly correlates with the absolute residuals.

In the WLS model with no interaction terms (r^2 = .13; see Table Twenty, Model 1, p. 216), those with other religious affiliations are now more likely to believe that their lives would become worse if their relationships were to end, compared to those with no religious affiliation. As income increases, beliefs that life would improve if one's relationship were to end increase. Gender and the African-American dummy variable are the strongest predictors in the model. All other results are similar to those obtained in the OLS model.

In the WLS model including the interaction terms of cohabitation status by income (r^2 = .13; see Table Twenty, Model 2, p. 216), the interaction term of standard cohabitation by income is significant (unlike in the OLS model): as the income of standard cohabitors increases relative to that of the legally married respondents, beliefs that one's life would improve if the relationship were to end decrease, while beliefs that life would improve increase among married respondents. Translating this coefficient into effects and holding all other variables constant, a standard cohabitor with a combined partner/spouse income of \$25,000 has a value on this index of 20.859 (18.754 + (2.230)(1) + (.000005)(\$25,000) + (-.00001)(1)(\$25,000) = 20.859), compared to a value of 18.879 for a legally married respondent with the same household income. A standard cohabitor with a combined partner/spouse income of \$100,000 has a value on this index of 20.484 (18.754 + (2.230)(1) + (.000005)(\$100,000) + (-.00001)(1)(\$100,000) = 20.484), compared to a value of 19.254 for a legally married respondent with the same household income. Compared to the OLS model with no interaction terms, those with other

Table Twenty: WLS Regressions of Perceptions of Relationship Dissolution on Cohabitation/Marital Status and Controls: Outliers Included

Independent Variables	Model 1		Model 2		Model 3	
	Regression Coefficients (Std Error of b)	Beta	Regression Coefficients (Std Error of b)	Beta	Regression Coefficients (Std Error of b)	Beta
	b	Beta	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	2.645 (.471)	.077++	3.704 (.744)	.108++	2.617 (.470)	.077++
Standard Cohabitation (0=No; 1=Yes)	1.693 (.261)	.098++	2.230 (.346)	.148++	1.673 (.260)	.111++
Legal Marriage (0=No; 1=Yes)	reference category		reference category		reference category	
Race/Ethnicity: African-American	3.085 (.275)	.202++	3.040 (.275)	.199++	3.089 (.275)	.202++
Hispanic	1.227 (.332)	.063+	1.184 (.332)	.061+	1.090 (.335)	.056**
Other	1.101 (.858)	.024	1.081 (.857)	.023	1.128 (.857)	.024
Anglo	reference category		reference category		reference category	
Gender (0=Men; 1=Women)	-2.025 (.138)	-.208++	-2.028 (.138)	-.210++	-1.651 (.186)	-.171++
Age (in years)	-.023 (.008)	-.067**	-.022 (.008)	-.064**	-.023 (.008)	-.067**

Table Twenty--continued

Independent Variables	Model 1 Regression Coefficients (Std Error of b)	Beta	Model 2 Regression Coefficients (Std Error of b)	Beta	Model 3 Regression Coefficients (Std Error of b)	Beta
Religious Affiliation:						
Protestant	-.015 (.243)	-.002	-.046 (.243)	-.005	-.043 (.243)	-.004
Catholic	.248 (.264)	.022	.213 (.264)	.019	.224 (.263)	.020
Jew	-.479 (.449)	-.015	-.479 (.449)	-.015	-.519 (.448)	-.017
Other	-.573 (.288)	-.042*	-.570 (.288)	-.042*	-.586 (.288)	-.043*
None	reference	category	reference	category	reference	category
Attendance at Services (in days/years)	-.030 (.007)	-.062++	-.029 (.007)	-.060++	-.029 (.007)	-.060++
Combined Partner/Spouse Income (in dollars)	.000004 (.000001)	.031+	.000005 (.000001)	.039++	.000006 (.000001)	.047++
Education (in years)	-.026 (.026)	-.017	-.024 (.026)	-.015	-.024 (.026)	-.015
Previously Married (0=No; 1=Yes)	.475 (.168)	.043**	.479 (.167)	.043**	.482 (.167)	.043**

Table Twenty--continued

Independent Variables	Model 1		Model 2		Model 3	
	Regression Coefficients (Std Error of b) b	Beta	Regression Coefficients (Std Error of b) b	Beta	Regression Coefficients (Std Error of b) b	Beta
Presence of Children (0=No; 1=Yes)	-.202 (.171)	-.020	-.229 (.171)	-.023	-.216 (.171)	-.022
Informal Marriage*Income			-.00003 (.00002)	-.034	-------	
Standard Cohabitation*Income			-.00001 (.000005)	-.029**	-------	
Gender*Income					-.000007 (.000002)	-.050**
Constant:	18.799 (.586)		18.754 (.586)		18.718 (.586)	

Model 1:

r^2 = .13   n = 3721

Model 2:

r^2 = .13   n = 3721

Table Twenty--continued

Model 3:

$r^2 = .13$ $n = 3721$

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*p < .05   **p < .01   +p < .001   ++p < .0001

religious affiliations are more likely to believe that their lives would become worse if their relationships were to end, compared to those with no religious affiliation. Gender and the African-American dummy variable remain as the strongest predictors of perceptions of outcomes upon dissolution; the interaction term is much weaker. All other results are similar to those obtained in the OLS model without interaction terms.

The interaction terms of cohabitation status by prior marital status are not significant (p > .05). Also, the interaction terms of cohabitation status by the presence of children are not significant (p > .05).

In the WLS model including the interaction of gender by cohabitation status, the interaction terms are not significant (p > .05). The interaction of gender by income is significant in the WLS model ($r^2 = .13$, p < .0001; see Table Twenty, Model 3, p. 216). Translating this coefficient into effects and holding constant all other variables, a woman with a combined partner/spouse income of $25,000 has a value on this index of 17.042 (18.718 + (-1.651)(1) + (.000006)($25,000) + (-.000007)(1)($25,000) = 17.042), compared to a value of 18.868 for a man with the same household income. A woman with a combined partner/spouse income of $100,000 has a value on this index of 16.967 (18.718 + (-1.651)(1) + (.000006)($100,000) + (-.000007)(1)($100,000) = 16.967), compared to a value of 19.318 for a man with the same household income. So, while increasing income is associated with a more optimistic outlook if the relationship were to end for men, increasing income is associated with a more negative outlook for women (similar to the OLS model). In the WLS model, those with other religious affiliations express more negative change if their relationships were to end than do those with no affiliation (no difference was found in the OLS model). The presence of children is no longer significant

(p = .21).   Again, gender and the African-American dummy variable are the strongest predictors in the model, and the interaction term is rather weak.   All other results are similar to those obtained in the OLS model.

The interaction of gender by the presence of children just misses significance in the WLS model (p = .06).

We see here that not only is income significant in impacting on perceptions of outcomes in the event of dissolution, but that it differentially impacts on certain categories of respondents.   Income is more beneficial to the legally married than to standard cohabitors.   It may be that the legally married have greater faith in an equitable distribution of property upon dissolution than do standard cohabitors (according to Nock (1995), cohabitors--without differentiating among the informally married and standard cohabitors--are typically not treated by the courts as if they were legally married upon dissolution, which impacts on the distribution of their assets).   Income in this model may be serving as a proxy for property.   Income is also more beneficial to men than to women.   Given men's higher average incomes (U. S. Bureau of the Census, 1996), this is not surprising.

Our attempts to correct for heteroscedasticity were only somewhat successful.   While the Spearman rank-order correlation test indicates that none of the weighted variables significantly correlates with the absolute residuals, the partial plots suggest that heteroscedasticity remains.   While a pattern of heteroscedasticity in some of the partial plots may be due to the small sample size in some categories of the independent variables, finding a pattern in the partial plot with attendance at religious services as the predictor suggests that heteroscedasticity is indeed present.   Also, while most of the standard errors in the WLS models are smaller than those obtained in the OLS counterparts, some of the standard errors are larger, indicating that

the WLS models are not much more efficient. Thus, we have somewhat more confidence in the results of the OLS models.

To determine if these findings are the result of particularly influential cases, we also tested these models for the influence of outliers, using the criteria discussed in Chapter Four. We removed a total of thirty cases: twenty-five legally married respondents (83%), two informally married respondents (7%), and three standard cohabitors (10%). While the proportions of outlying cases from the three union types are more representative of the total sample than has been the case in the previous chapters, both types of cohabitors continue to be disproportionately represented among the outliers. The outliers are disproportionately African-American (27.6%, versus 11.2% of the total sample), and under-represented among Anglos (34.5%, versus 81% of the total sample). The outliers are also more likely to report no religious affiliation (24.1%, versus 8.4% of the total sample) or other religious affiliations (20.7%, versus 14.4% of the total sample), while they are under-represented among Protestants (27.6%, versus 49.8% of the total sample). The outliers attend religious services more frequently on average (6.48 days per year) than does the entire sample (3.81 days per year). The outliers also have much lower combined partner/spouse incomes on average ($31,085.71) then does the entire sample on average ($43,205.89). Finally, the outliers are less likely to have been legally married prior to their current union (13.8% have prior marital experience, compared to 25.1% of the entire sample). Because of these differences, results are tentative.

We entered the variables into the models with the outlying cases removed in the same steps as above. The model with only the cohabitation status dummy variables included is significant ($r^2 = .04$, $p < .0001$). Both the informally married and standard cohabitors are more likely to believe that

their lives would improve if their relationships were to end, compared to the legally married respondents, similar to the original OLS model (informally married cohabitors: b = 3.509, beta = .104, p < .0001; standard cohabitors: b = 3.148, beta = .185, p < .0001). With all variables entered except for the interaction terms (r^2 = .14, p < .0001; see Table Twenty-One, Model 1, p. 224), those with other religious affiliations are more likely to believe that their lives would become worse, compared to those with no religious affiliation. All other results are similar to those obtained in the original OLS model with the outliers included; gender and the African-American dummy variable are the strongest predictors of perceptions of outcomes upon dissolution in this model.

Multicollinearity is again problematic. We entered the interaction terms into separate models. The interaction terms of cohabitation status by combined partner/spouse income, cohabitation status by prior marital status, and cohabitation status by the presence of children are all nonsignificant (p > .05). The interaction of gender by cohabitation status is also nonsignificant (p > .05).

The interaction of gender by combined partner/spouse income is significant, similar to the OLS model with the outliers included (r^2 = .14, p < .0001; see Table Twenty-One, Model 2, p. 224). Translating this coefficient into effects and holding all other variables constant, a woman with a combined partner/spouse income of $25,000 has a value on this index of 17.044 (18.693 + (-1.574)(1) + (.000006)($25,000) + (-.000009)(1)($25,000) = 17.044), compared to a value of 18.843 for a man with the same household income. A woman with a household income of $100,000 has a value on this index of 16.819 (18.693 + (-1.574)(1) + (.000006)($100,000) + (-.000009)(1)($100,000) = 16.819), compared to a value of 19.293 for a man with the same household income. So, increasing

Table Twenty-One: OLS Regressions of Perceptions of Relationship Dissolution on Cohabitation/Marital Status and Controls: Outliers Removed

Independent Variables	Model 1 Regression Coefficients (Std Error of b)		Model 2 Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	2.658 (.500)	.083++	2.649 (.500)	.083++
Standard Cohabitation (0=No; 1=Yes)	1.888 (.272)	.120++	1.881 (.272)	.12++
Legal Marriage (0=No; 1=Yes)	reference	category	reference	category
Race/Ethnicity: African-American	2.868 (.230)	.198++	2.883 (.230)	.199++
Hispanic	.946 (.310)	.050**	.928 (.310)	.049**
Other	-.522 (.668)	-.012	-.497 (.668)	-.011
Anglo	reference	category	reference	category
Gender (0=Men; 1= Women)	-1.962 (.139)	-.220++	-1.574 (.210)	-.177++
Age (in years)	-.025 (.008)	-.060+	-.025 (.008)	-.061+
Religious Affiliation: Protestant	-.082 (.245)	-.009	-.082 (.245)	-.009
Catholic	.208 (.267)	.020	.208 (.267)	.020
Jew	-.691 (.519)	-.023	-.703 (.518)	-.023
Other	-.621 (.288)	-.049*	-.610 (.288)	-.048*
None	reference	category	reference	category

Table   Twenty-One--continued

Independent Variables	Model 1		Model 2	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta
Attendance at Services (in days/year)	-.025 (.007)	-.054+	-.024 (.007)	-.053+
Combined Partner/Spouse Income (in dollars)	.000002 (.000002)	.014	.000006 (.000003)	.055*
Education (in years)	-.020 (.027)	-.013	-.024 (.027)	-.015
Previously Married (0=No; 1=Yes)	.434 (.168)	.042**	.428 (.168)	.042*
Presence of Children (0=No; 1=Yes)	-.135 (.175)	-.014	-.147 (.175)	-.015
Gender*Income			-.000009 (.000004)	-.07*
Constant:	18.845 (.591)		18.693 (.593)	

Model 1:

$r^2 = .14$ n = 3692
F = 36.713   sig = .0001

Model 2:

$r^2 = .14$ n = 3692
F = 34.96   sig = .0001

----
*$p < .05$ **$p < .01$ +$p < .001$ ++$p < .0001$

income for women is associated with more negative perceptions of relationship dissolution, while increasing income for men is associated with more positive perceptions, similar to the OLS model with the outliers included. Those with other religious affiliations are less positive than are those with no affiliation. The presence of children does not predict perceptions of outcomes ($p = .40$), unlike in the OLS model with the outliers included. The African-American dummy variable and gender are the most powerful predictors of perceptions of outcomes of dissolution in this model.

Finally, the interaction of gender by the presence of children is nonsignificant ($p = .08$).

Although some of the control variables gain or lose statistical significance as a result of removing the outlying cases, the main variables of interest--union type and gender--are largely unaffected.

Heteroscedasticity continues to be present in the models. In the model with no interaction terms, the partial plots with informal marriage, the other racial/ethnic identifications variable, the Jew affiliation variable, attendance at religious services, and income as the predictors all suggest a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. According to the Spearman rank-order correlation test, the following variables correlate significantly with the absolute residuals: the African-American dummy variable ($r = .05$), combined partner/spouse income ($r = -.05$), and educational attainment ($r = -.08$). Again, the patterns in the plots are not strong, and the correlation coefficients are rather small, indicating that heteroscedasticity, while present, is rather weak.

In the model including the interaction terms of cohabitation status by income, the same partial plots suggest a pattern of heteroscedasticity, while

the same variables as listed above in the Spearman test correlate significantly with the absolute residuals (the coefficients are very similar to those obtained in the previous model; the interaction terms are nonsignificant).

In the model including the interaction terms of cohabitation status by prior marital status, the same five partial plots suggest a pattern of heteroscedasticity, while the same variables as in the original Spearman test again significantly correlate with the absolute residuals (the interaction terms are nonsignificant).

In the model including the interaction terms of cohabitation status by the presence of children, the same five partial plots indicate a pattern of heteroscedasticity, while the same variables as in the original Spearman test again significantly correlate with the absolute residuals (the interaction terms are nonsignificant).

In the model including the interaction of gender by cohabitation status, the same five partial plots suggest that heteroscedasticity is present, while the same three variables again significantly correlate with the absolute residuals (the interaction terms are not significant).

In the model including the interaction of gender by income, the same five partial plots suggest that heteroscedasticity is present, while the same three variables in the Spearman test again significantly correlate with the absolute residuals (the interaction term is not significant).

Finally, in the model including the interaction of gender by the presence of children, the same five partial plots suggest a pattern of heteroscedasticity, while the same variables significantly correlate with the absolute residuals (the interaction term is not significant).

Because both tests suggest that heteroscedasticity is present, we attempted to correct for it by employing the WLS estimation procedure

discussed in Chapter Four. In the first model (with no interaction terms), the partial plots with informal marriage, other racial/ethnic identifications, the Jew affiliation variable, and attendance at religious services as the predictor variables suggest a pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. According to the Spearman rank-order correlation test, the Protestant dummy variable correlates significantly with the absolute residuals $(r = -.03)$, indicating that heteroscedasticity remains. The pattern, however, is rather weak, and the significant correlation coefficient is very small, indicating that the heteroscedasticity is minor.

In the model including the interaction terms of cohabitation status by income, the same four partial plots suggest a pattern of heteroscedasticity, while the Protestant dummy variable again correlates significantly with the absolute residuals $(r = -.03)$.

In the model including the interaction terms of cohabitation status by prior marital status, the same four partial plots indicate a pattern of heteroscedasticity, while the Protestant dummy variable correlates significantly with the absolute residuals $(r = -.03)$.

In the model including the interaction terms of cohabitation status by the presence of children, the same four partial plots suggest heteroscedasticity, while the Protestant dummy variable correlates significantly with the absolute residuals $(r = -.03)$.

In the model including the interaction of gender by cohabitation status, the same four partial plots again indicate that heteroscedasticity is present, while the Protestant dummy variable again significantly correlates with the absolute residuals $(r = -.03)$.

In the model including the interaction of gender by income, the same four partial plots indicate that heteroscedasticity remains, while the Protestant dummy variable significantly correlates with the absolute residuals (r = -.03).

Finally, in the model including the interaction of gender by the presence of children, the same four partial plots suggest that heteroscedasticity is present, and the Protestant dummy variable again significantly correlates with the absolute residuals (r = -.03).

In the WLS model without interaction terms (r^2 = .14; see Table Twenty-Two, Model 1, p. 230), the results are similar to those obtained in the OLS model. Gender and the African-American dummy variable are the strongest predictors of perceptions of outcomes upon dissolution in this model.

The interaction term of standard cohabitation status by income just misses significance (p = .0504); the interaction of informal marriage by income is not significant (p = .10). The interaction terms of cohabitation status by prior marital status are not significant (p > .05). The interaction terms of cohabitation status by the presence of children are also not significant (p > .05).

The interaction terms of gender by cohabitation status are not significant in the WLS model (p > .05). However, the interaction of gender by income is significant, similar to the OLS model (r^2 = .14, p < .0001; see Table Twenty-Two, Model 2, p. 230). Translating this coefficient into effects and controlling for all other variables in the model, a woman with a combined partner/spouse income of $25,000 has a value on this index of 17.005 (18.770 + (-1.715)(1) + (.000004)($25,000) + (-.000006)(1)($25,000) = 17.005), compared to a value of 18.87 for a man with the same combined partner/spouse income. A woman with a combined partner/spouse income of $100,000 has a value on this index of 16.885 (18.770 + (-1.715)(1) + (.000004)($100,000) +

Table Twenty-Two: WLS Regressions of Perceptions of Relationship Dissolution on Cohabitation/Marital Status and Controls: Outliers Removed

Independent Variables	Model 1		Model 2		Model 3	
	Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)		Regression Coefficients (Std Error of b)	
	b	Beta	b	Beta	b	Beta
Informal Marriage (0=No; 1=Yes)	2.438 (.444)	.072++	2.420 (.439)	.072++	2.441 (.440)	.072++
Standard Cohabitation (0=No; 1=Yes)	1.745 (.252)	.103++	1.68 (.249)	.099++	1.717 (.249)	.101++
Legal Marriage (0=No; 1=Yes)	reference	category	reference	category	reference	category
Race/Ethnicity: African-American	2.892 (.262)	.193++	2.908 (.262)	.194++	2.88 (.262)	.192++
Hispanic	1.057 (.323)	.056**	.997 (.324)	.052**	1.027 (.323)	.054**
Other	-.407 (.551)	-.008	-.367 (.550)	-.008	-.376 (.550)	-.008
Anglo	reference	category	reference	category	reference	category
Gender (0=Men; 1=Women)	-2.046 (.135)	-.216++	-1.715 (.181)	-.181++	-1.610 (.240)	-.170++
Age (in years)	-.024 (.008)	-.072**	-.024 (.007)	-.072**	-.025 (.008)	-.075+

Table Twenty-Two--continued

Independent Variables	Model 1 b (Std Error of b)	Model 1 Beta	Model 2 b (Std Error of b)	Model 2 Beta	Model 3 b (Std Error of b)	Model 3 Beta
Religious Affiliation: Protestant	.065 (.227)	.007	.028 (.226)	.003	.041 (.226)	.004
Catholic	.333 (.248)	.030	.303 (.247)	.028	.327 (.247)	.030
Jew	-.520 (.431)	-.017	-.810 (.423)	-.027	-.679 (.421)	-.022
Other	-.564 (.270)	-.042*	-.584 (.269)	-.043*	-.583 (.269)	-.043*
None	reference category		reference category		reference category	
Attendance at Services (in days/years)	-.027 (.006)	-.057++	-.027 (.006)	-.057++	-.027 (.006)	-.057++
Combined Partner/Spouse Income (in dollars)	.000001 (.000001)	.008	.000004 (.000002)	.032*	-.0000002 (.000001)	-.002
Education	-.015 (.025)	-.010	-.026 (.025)	-.017	-.017 (.025)	-.011
Previously Married (0=No; 1=Yes)	.452 (.164)	.042**	.416 (.163)	.038*	.432 (.163)	.040**

Table Twenty-Two--continued

Independent Variables	Model 1		Model 2		Model 3	
	Regression Coefficients (Std Error of b)	Beta	Regression Coefficients (Std Error of b)	Beta	Regression Coefficients (Std Error of b)	Beta
	b		b		b	
Presence of Children (0=No; 1=Yes)	-.176 (.166)	-.018	-.182 (.166)	-.019	.140 (.223)	.014
Gender*Income			-.000006 (.000002)	-.044**		
Gender*Presence of Children					-.619 (.288)	-.063*
Constant:	18.788 (.569)		18.770 (.569)		18.663 (.573)	

Model 1:

r² = .14   n = 3692

Model 2:

r² = .14   n = 3692

Model 3:

r² = .14   n = 3692

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*p < .05   **p < .01   +p < .001   ++p< .0001

(-.000006)(1)($100,000) = 16.885), compared to a value of 19.17 for a man with the same household income. So, similar to the OLS model, increasing income is associated with more negative perceptions of outcomes in the event of relationship dissolution for women, while increasing income has the opposite effect for men. Gender and the African-American dummy variable again are the strongest predictor variables in this model. All other results are similar to those obtained in the OLS model.

Unlike in the OLS model, the interaction term of gender by the presence of children is also significant (r^2 = .14, p < .0001; see Table Twenty-Two, Model 3, p. 230). Women living with children have a value on this index of 16.574 (18.663 + (-1.610)(1) + (.140)(1) + (-.619)(1)(1) = 16.574), compared to a value of 18.803 for a man living with children, a value of 17.053 for a woman not living with children, and a value of 18.663 for a man not living with children. Clearly, men with children are the most optimistic about their outcomes in the event of relationship dissolution, while women with children are the most pessimistic. Again, the African-American dummy variable and gender are the most powerful predictors of perceptions of outcomes upon dissolution in this model. All other results are similar to those obtained in the OLS model without interaction terms.

Despite finding a pattern of heteroscedasticity in some of the WLS partial plots, and despite finding one variable significantly correlating with the absolute residuals in the Spearman rank-order correlation test, the standard errors of the WLS models are, with two exceptions, smaller than the standard errors in the OLS counterparts. Also, the finding of a differential impact of children on men and women in their perceptions of their outcomes in the event of dissolution in the WLS models, which is supported by other

research (e.g., Weitzman, 1985), all result in greater confidence in the WLS models.

To summarize, removing the outliers from the analysis affects the results in that in the models with the outliers removed, those with other religious affiliations are more likely to state that their lives would become worse if their relationships were to end, compared to those with no affiliation. Also, the presence of children does not differentially impact on perceptions of the outcomes in the event of relationship dissolution in the OLS model including the interaction of gender by income (with the outliers removed). The effects of the main variables of interest--union type and gender--are largely unchanged after removing the outliers.

Our unsuccessful attempts at correcting for heteroscedasticity in the models with the outliers included modified some of the results. More specifically, those with other religious affiliations in the WLS models are more likely to state that their lives would become worse if their relationships were to end, compared to those with no affiliation. Furthermore, combined partner/spouse income emerges as a significant predictor in the WLS model with no interaction terms. Also, the interaction of standard cohabitation by income attains significance in the WLS model, while the presence of children loses significance in the WLS model including the interaction of gender by income.

Our successful attempts at correcting for heteroscedasticity in the models with the outliers removed affected the results in that the interaction of gender by the presence of children emerges as significant in the WLS model.

So, removing the outliers and correcting for heteroscedasticity does not change the results of the main effects among the variables of greatest interest: the informally married and standard cohabitors are consistently

more optimistic than are the legally married, and women are consistently less optimistic than are men. Differences do emerge among the interaction terms when making these methodological transformations. More specifically, standard cohabitors are more concerned about their outcomes than are the legally married as income increases, according to the WLS model with the outliers included. Also, men with children are the least concerned about their outcomes, followed by men without children, women without children, and women with children, according to the WLS model with the outliers removed. It is surprising that this interaction term is not significant in all of the models. Future research is needed to clarify the effect of income on standard cohabitors relative to the legally married.

Gender and the African-American dummy variable are the strongest predictors of perceptions of outcomes upon dissolution, with women being more pessimistic than men, and African-Americans being more optimistic than Anglos. This is not surprising, given women's disadvantaged status following divorce (Weitzman, 1985). Union type and age typically have the third-largest effect on perceptions of outcomes.

So that we may directly compare the two types of cohabiting unions, we ran all of the above models, removing the married respondents from the analysis. We discuss the results below.

<u>Comparisons of Cohabitors</u>

We entered the variables in the same strategy as that employed above. The model with only the informal marriage dummy variable included is not significant (p = .28). The informally married and standard cohabitors are similarly concerned about their outcomes if their relationships were to dissolve. In the model with all variables entered with the exception of interaction terms (r^2 = .15, p < .0001; see Table Twenty-Three, p. 236), the two

Table Twenty-Three: OLS Regression of Perceptions of Relationship Dissolution on Cohabitation Status and Controls: Outliers Included

	Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta
Informal Marriage (0=No; 1=Yes)	.529 (.556)	.048
Standard Cohabitation (0=No; 1=Yes)	reference	category
Race/Ethnicity: African-American	2.792 (.567)	.256++
Hispanic	2.120 (.838)	.130*
Other	2.610 (.075)	.060
Anglo	reference	category
Gender (0=Men; 1= Women)	-1.480 (.424)	-.172+
Age (in years)	.005 (.026)	.012
Religious Affiliation: Protestant	.904 (.591)	.105
Catholic	.950 (.658)	.094
Jew	-.772 (1.546)	-.025
Other	.586 (.813)	.041
None	reference	category
Attendance at Services (in days/year)	.020 (.039)	.026

Table   Twenty-Three--continued

Independent Variables	Regression Coefficients (Std Error of b)	
	b	Beta
Combined Partner/Spouse Income (in dollars)	-.00001 (.000007)	-.073
Education (in years)	-.047 (.092)	-.027
Previously Married (0=No; 1=Yes)	-.311 (.456)	-.035
Presence of Children (0=No; 1=Yes)	.099 (.459)	.012
Constant:	19.664 (1.553)	

Model 1:

r^2 = .15   n   = 400
F   = 4.515   sig = .0001

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*p < .05   **p < .01   +p < .001   ++p < .0001

types of cohabiting unions do not significantly differ on this measure (p = .34). Thus, the two types of cohabitors are more similar in this regard than either type is to the legally married. African-Americans and Hispanics are more likely to state that their lives would improve if their current relationships were to end, compared to Anglos. Women are more likely to believe that their lives would become worse compared to men. The African-American dummy variable has greater predictive strength, compared to gender.

Multicollinearity continues to be problematic in these models. For example, with all interaction terms included in one model, the variance inflation factor for the informal marriage dummy exceeds 5.6. By including only one interaction term in each model, the variance inflation factors for all variables are reduced to values no greater than 2.7.

The first model includes the interaction term of informal marriage by combined partner income; however, it is not significant (p = .56). The interaction of informal marriage by prior marital status is also nonsignificant (p = .33), as are the interaction terms of informal marriage by the presence of children (p = .74), gender by informal marriage (p = .65), gender by income (p = .21), and gender by the presence of children (p = .27).

Similar to the OLS model with all three union types included, gender and race are stronger predictors of perceptions of outcomes than is union type (which in this model is nonsignificant). Women in the various union types are similarly disadvantaged, as indicated by the nonsignificant interaction term of gender by union type.

In addition to tests for multicollinearity, we also tested these models for heteroscedasticity. In the model with no interaction terms, the partial plots with the other racial/ethnic identifications variable and the Jew religious affiliation variable as the predictors suggest a slight pattern of

heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. The Spearman rank-order correlation test, however, indicates that no variables significantly correlate with the absolute residuals, which suggests that heteroscedasticity is not present.

In the model including the interaction term of informal marriage by combined partners' income, the same two partial plots suggest a weak pattern of heteroscedasticity, while according to the Spearman test, no variables significantly correlate with the absolute residuals.

In the model including the interaction term of informal marriage by prior marital status, the same two partial plots suggest a weak pattern of heteroscedasticity, while no variables significantly correlate with the absolute residuals.

In the model including the interaction term of informal marriage by the presence of children, the same two partial plots suggest a weak pattern of heteroscedasticity, while no variables significantly correlate with the absolute residuals.

In the model including the interaction of gender by informal marriage, the same two partial plots suggest that heteroscedasticity may be present, but none of the variables significantly correlates with the absolute residuals.

In the model including the interaction of gender by income, the same two partial plots indicate that heteroscedasticity may be present, while none of the variables significantly correlates with the absolute residuals.

Finally, in the model including the interaction of gender by the presence of children, the same two partial plots indicate that heteroscedasticity may be present, but none of the variables significantly correlates with the absolute residuals.

Because the Spearman rank-order correlation test suggests that heteroscedasticity is not present, and the partial plots that indicate a weak pattern have dichotomous predictor variables with a small number of cases in some of the categories (which may result in a pattern of heteroscedasticity when indeed none is present), we decided not to construct WLS models in this analysis.

To determine if the results of the OLS model are produced by particularly influential cases, we also tested these models for the influence of outliers, using the criteria defined in Chapter Four. We removed a total of three cases (or .8% of all cases), all of which were standard cohabitors. All of the outliers are Anglo, compared to 68.9% of the total cohabitor sample. Two of the outliers report no religious affiliation (66.7%, versus 18.2% of the entire cohabitor sample, while the affiliation of the third outlier is "other" (versus 10.5% of the entire cohabitor sample). The outliers are less affluent than is the total cohabitor sample, with a mean combined partner income of $23, 666.67 (compared to a mean of $34,313.31 among all of the cohabitors). The outliers are also less educated, with a mean of nine years of educational attainment, compared to a mean of 12.64 years among all of the cohabitors. Finally, the outliers are less likely to have children (33.3% have children, compared to 52.9% of the total cohabitor sample). Because of these differences, the results are tentative.

We entered the variables into the models with the outlying cases removed employing the same strategy as above. The model with only the informal marriage dummy variable included is not significant, similar to the OLS model with the outliers included (p = .25). In the model with all variables included except for interaction terms (r^2 = .17, p < .0001; see Table Twenty-Four, p. 241), all results are similar to those obtained in the OLS model with the

Table Twenty-Four: OLS Regression of Perceptions of Relationship Dissolution on Cohabitation Status and Controls: Outliers Removed

	Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta
Informal Marriage (0=No; 1=Yes)	.604 (.535)	.056
Standard Cohabitation (0=No; 1=Yes)	reference	category
Race/Ethnicity: African-American	2.758 (.545)	.261++
Hispanic	2.131 (.806)	.135*
Other	2.600 (1.994)	.062
Anglo	reference	category
Gender (0=Men; 1= Women)	-1.578 (.410)	-.189++
Age (in years)	-.003 (.025)	-.007
Religious Affiliation: Protestant	1.075 (.575)	.128
Catholic	1.039 (.639)	.106
Jew	-.640 (1.488)	-.022
Other	.476 (.793)	.034
None	reference	category
Attendance at Services (in days/year)	.026 (.037)	.034

Table   Twenty-Four--continued

	Regression Coefficients (Std Error of b)	
Independent Variables	b	Beta
Combined Partner/Spouse Income (in dollars)	-.00001 (.000007)	-.074
Education (in years)	-.008 (.090)	-.005
Previously Married (0=No; 1=Yes)	-.448 (.440)	-.053
Presence of Children (0=No; 1=Yes)	.358 (.444)	.043
Constant:	19.320 (1.519)	

Model 1:

$r^2 = .17$ n = 397
F = 5.213   sig = .0001

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*p < .05   **p < .01   +p < .001   ++p < .0001

outliers included, thereby supporting our original results. Again, the African-American dummy variable is the strongest predictor of perceptions of outcomes upon dissolution, followed by gender.

Due to multicollinearity, we entered the interaction terms into separate models. However, none of them is significant ($p > .05$).

We also tested these models for heteroscedasticity. In the first model (with no interaction terms), only the partial plots with other racial/ethnic identifications and the Jew religious affiliation variable as the predictors suggest a weak pattern of heteroscedasticity, with the variability in the distribution of the residuals decreasing as the values of the predictor variable increase. According to the Spearman rank-order correlation test, none of the variables significantly correlates with the absolute residuals, again suggesting that heteroscedasticity is not present.

In the model including the interaction term of informal marriage by combined partner income, again only the two partial plots suggest a pattern of heteroscedasticity, while none of the variables significantly correlates with the residuals.

In the model including the interaction term of informal marriage by prior marital status, the same two partial plots suggest a pattern of heteroscedasticity, while none of the variables significantly correlates with the absolute residuals.

In the model including the interaction term of informal marriage by the presence of children, the same two partial plots suggest a pattern of heteroscedasticity, while none of the variables significantly correlates with the residuals.

In the models including the interaction terms of gender by informal marriage, gender by income, and gender by the presence of children, the

same two partial plots suggest a weak pattern of heteroscedasticity, while according to the Spearman rank-order correlation tests, none of the variables significantly correlates with the absolute residuals.

Again, because the only partial plots that suggested that heteroscedasticity may be present have dichotomous independent variables as the predictors, with small numbers of cases in some categories, and the Spearman rank-order correlation test indicated that heteroscedasticity was not present, we decided to not fit WLS models to these data.

To summarize, removing the outliers has no effect on the results. We did not run WLS models, as heteroscedasticity is not present in any of these models.

Summary

Both types of cohabitors are less likely than are legally married respondents to state that their lives would become worse if their relationships were to end. However, none of the respondents appears to advocate relationship dissolution, as all three have means on this index that are close to the midpoint. The two types of cohabitors do not significantly differ on this measure. So, the hypothesis that legally married respondents would perceive the greatest negative change if their relationships were to end (Hypothesis #4A) is supported. The hypothesis that informally married cohabitors would perceive greater negative change than would standard cohabitors (Hypothesis #4B) is not supported.

We may interpret these results in several ways. First, we may argue that because informally married cohabitors are less concerned than are legally married respondents about their lives becoming worse if their relationships dissolve, they are then less satisfied with their unions. Of course, we may also argue that because they are less satisfied, they in turn are

less apprehensive about relationship dissolution. However, we have determined that these two union types do not consistently differ on aspects of their relationships that we may assume are related to both satisfaction and dissolution: namely, perceptions of fairness and frequency of conflict. Furthermore, standard cohabitors perceive less equity in their relationships and appear to be less apprehensive about dissolving them compared to the legally married respondents, but they are just as satisfied. These results suggest that lower commitment to their unions by cohabitors is an inadequate explanation for the differences in relationship satisfaction.

Also, perceptions of less negative impact upon dissolution may be a benefit of informal marriage, rather than simply a difference between the informally and the legally married. Since the informally married do not strongly believe that they would be better off by ending their unions (as their mean value on this index indicates), a less negative impact suggests that they are committed to their unions, but if they dissolve, the informally married are better able to control their individual outcomes.

We expected that because some cohabitors may be avoiding marriage to maximize their economic interests, income has a differential effect on respondents in the three union types in perceived outcomes if the relationships were to end. In the WLS model including all three union types (with the outliers included), as income increases for standard cohabitors, perceptions that life would improve if the relationship were to end decrease, while for the legally married respondents, increasing income is associated with perceptions that life would improve. So, the more affluent cohabitors, compared to the more affluent married respondents, express more negativity if their relationships were to end. In all other models, however, income does not differentially affect these union types, making this finding tentative.

We also predicted that because prior marital status influences some cohabitors to avoid remarriage, they are more optimistic about their outcomes if their relationships were to end. However, prior marital status does not differentially affect the respondents in these three union types.

Finally, we expected that the presence of children results in cohabitors' greater concerns over their outcomes if their relationships were to end, as child support and the emotional role of the noncustodial cohabiting partner (compared to a previously legally married spouse) may be more difficult to maintain if the relationship were to end. While there are no significant differences among the three union types with regard to the impact children have on perceptions of outcomes, there are significant differences with regard to the interaction of gender by income, and gender by the presence of children. Women in all unions express more negativity if their relationships were to end as income increases. It is likely that the increasing income is at least in part due to the husband/male partner, and that his contributions will be missed in the event of relationship dissolution. Those couples with smaller household incomes may not miss the husband's/male partner's smaller absolute contributions if the relationships were to end.

Furthermore, in the WLS model with the outliers removed, the interaction of gender by the presence of children is significant. In this one model, women with children express more negativity if their relationships were to end than do women without children, or men with or without children. Again, this is likely due to their reduced economic status in the event of relationship dissolution. Indeed, it is surprising that this interaction term is not significant in all of the models.

These results again reflect women's shared experiences, regardless of the type of their intimate dyadic relationships. Women, particularly those in

affluent relationships, are concerned about how their lives would change if their relationships were to end. Furthermore, all women with children are concerned about their outcomes. Women in the various union types do not differ in their concerns. This indicates not only that informal marriage does not benefit women, but that women do not perceive legal marriage to be any kind of protection, either. That is, women do not gain any legal or economic protection through legal marriage. Thus, the hypothesis that legally married women are the most negative is not supported. Also, the hypothesis that standard cohabiting women are the least negative compared to other women is not supported. Instead, the alternative hypothesis of no difference (which supports Gravenhorst's (1988) notion of erotic friendships) is supported by these findings.

Women are clearly the most concerned about their outcomes if their relationships were to dissolve. Indeed, this unchangeable demographic characteristic has greater predictive strength (as measured by the beta coefficients) than does the presence of children, and it is also stronger than is union type in predicting satisfaction.

In the following concluding chapter, we offer several explanations in synthesizing the similarities and differences among the union types. Also, we discuss in greater depth the finding that neither informal nor legal marriage benefits women. Finally, we discuss how these findings are employed in the qualitative component.

CONCLUSIONS OF QUANTITATIVE ANALYSES

In this chapter, we suggest several explanations for the findings in the previous four chapters. First, we provide explanations for the differences among the three union types. Then, we discuss whether informally married women benefit from innovation in their perceptions of equity, frequencies of conflict, relationships satisfaction, and speculations concerning their outcomes if their relationships were to end, compared to the non-innovative women (i.e., the standard cohabitors and the legally married). We conclude this chapter with a discussion of how the qualitative component addresses unanswered questions remaining from the quantitative component.

The most likely explanation for the differences between standard cohabitors and the legally married respondents emphasizes the role of time in the unions. First, recall from Chapter 4 that standard cohabitors are more likely to perceive inequity in their relationships than are the legally married respondents. We explain this difference by the relatively brief unions of standard cohabitors. These cohabitors do not have the experience of working out their conflicts (such as an equitable division of household labor) that respondents in the other two union types have. It may be that early in their relationships, the legally married perceived levels of inequity similar to those of standard cohabitors, but through time, have resolved these issues. Standard cohabitors lack experience in resolving these issues; thus, they perceive greater inequities in their relationships. As their relationships progress, their perceptions of inequity may lessen.

Recall from Chapter Five, however, that standard cohabitors report less conflict than do the legally married respondents. This finding is in contradiction to that above, where standard cohabitors perceive greater inequity. It is logical that if standard cohabitors perceive greater inequity, they would then argue about it. Again, the duration of the unions is an important factor in explaining this contradiction. Standard cohabitors may feel less secure in their unions. That is, they do not have a history of resolving conflicts and continuing their unions to the same extent as do legally married couples. A history of resolving conflicts may contribute to couples' feelings of we-ness (Scanzoni, 1995) that in turn acts to solidify the relationship. Without a history of conflict resolution, standard cohabitors may hesitate to engage in conflict, fearing it may undermine the couple's sense of we-ness. Standard cohabitors hesitate to engage in conflict as a way of protecting their unions from dissolution. Rather than attempting to resolve conflicts and risk losing their partner, these cohabitors, at least for the time being, may choose to avoid conflict.

Finally, recall from Chapter Seven that standard cohabitors are significantly less likely than are the legally married respondents to perceive negative change in the event of relationship dissolution. In other words, standard cohabitors are less concerned with their own outcomes in the event that their unions dissolve. While we could argue that this lesser concern is an indication of lower commitment to their unions compared to the legally married respondents, it is more likely that this difference is again due to differences in relationship duration. Because standard cohabitors have been involved in their unions for a relatively brief period of time, they have had less opportunity to invest in them. As time passes, the lives of the partners become increasingly intertwined. Couples may make joint purchases of major

household items, they may establish kin networks with their partners' relatives, and they may have children together. By definition, partners in brief unions have had less of an opportunity for their lives to become intertwined. As a result, we could expect that ending a relatively brief union has less of an impact on the outcomes of the individual partners than would be the case in a relatively lengthy union. This does not mean that standard cohabitors are less committed to their unions. Instead, they merely lack those experiences which make their lives more intertwined.

Despite these differences between standard cohabitors and the legally married respondents, they express similar levels of relationship satisfaction. This similarity is intriguing, in that we may expect that, while standard cohabitors are in "the glow of newfound love," the legally married are experiencing "the corrosive effects of time" (Scanzoni, 1995, p. 175). That is, the drudgery of daily living with its imposed routines reduces the relationship satisfaction of partners. These data suggest that standard cohabitors may indeed be experiencing unrealistic love (which will disappear as their relationships progress), and legally married couples may indeed be experiencing the corrosive effects of time, but such experiences do not impact on relationship satisfaction (though they may impact on the other aspects of relationships discussed above).

Explaining the differences between the informally married cohabitors and the legally married respondents is more complicated. Recall from above that they generally do not differ in their perceptions of fairness or in their frequencies of conflict, supporting Gravenhorst's (1988) notion of erotic friendships. However, the informally married are significantly less satisfied in their unions than are the legally married, and they are also less likely to anticipate negative change in their lives if their relationships were to end.

The duration of their unions is an inadequate explanation for these differences, as by definition, both union types are long-term. Instead, the unique situation of the informally married may explain these differences. More specifically, the informally married are stigmatized in this country. That is, they are assumed to be less committed to their partners and to their relationships than are married couples, simply because they have not legalized their relationships (Scanzoni, 1995). Lacking a legal bond results in a perceived lack of commitment by others outside of their dyad. These cohabitors may be less satisfied than are legally married couples, and less concerned about their outcomes if their relationships were to end, because of societal pressure outside of the dyad to either marry or split. If the couple decides to marry or split, others outside of the dyad may express their approval: the couple finally decided to "get serious," or they finally decided to get serious with someone else (by being unattached, these ex-partners will meet someone new, and legally marry them). In short, by either legally marrying or dissolving their unions, these couples are no longer wasting time, and are no longer rebelling against tradition. Either with their current partner or with someone else, they will legally marry, and they will enjoy social support from those outside of their dyad. This explanation suggests that those outside of the dyad are concerned largely with the legal status of these couples. They may not put much faith in the couples' own expressions of love and commitment, believing instead that if the partners were truly in love and committed to one another, they would legally marry.

Those outside of the dyad may be less concerned with standard cohabitors in this regard, as they are granted a grace period to test their relationship for compatibility before marriage. However, if they continue to cohabit indefinitely without marriage, they too will in all likelihood

experience the societal pressure to marry or split that the informally married cohabitors face. These societal pressures may affect the relationship satisfaction of informally married cohabitors (as they are constantly called upon to justify their status), and in turn, alternatives to their union may start to appear more attractive, thus resulting in less anxiety regarding the possible outcomes of relationship dissolution.

This similarity between the informally and the legally married respondents in their perceptions of equity and frequency of conflict suggests that there may be more similarities between these union types than differences. It is unfortunate that data on the influence of those outside of the dyad are not available. By controlling for the respondents' perceptions of how their relatives, friends, and others pressure them to legally marry, we could examine differences in relationship satisfaction and perceptions of the outcomes of dissolution as a function of stigma.

Recall that the two types of cohabitors differ only on the relationship satisfaction measure, with informally married cohabitors being less satisfied than are standard cohabitors. There are no significant differences between the two union types on any of the other measures. Again, this difference in relationship satisfaction may be due to differences in the social acceptance of standard cohabitation over informal marriage. If informally married cohabitors are experiencing pressure from others to legalize their relationships or to dissolve them (so that they may then become legal with someone else), lowered relationship satisfaction may result.

The lack of differences between the informally married and standard cohabitors, however, calls into question the explanation of the differences between the legally married and standard cohabitors provided above. If time is an important factor in predicting perceptions of inequity, frequency of

conflict, and perceptions of relationship dissolution, then we would expect that the informally married and the standard cohabitors significantly differ on these measures. It is conceivable that the unique position of the informally married reduces the effects of time, making differences between the two union types statistically nonsignificant. However, it is also possible that there is some aspect(s) of the various union types which is associated with these differences, but is not empirically measured in this data set.

In summary, what is most striking about these results is the lack of consistent differences among the respondents in these three union types. In the daily routine of life, there are very few differences in the emotional quality of various types of unions. Indeed, the similarity in the relationship dynamics of these unions supports the alternative hypothesis of no difference, and justifies the use of the term "erotic friendships" (Gravenhorst, 1988) discussed in the introduction of this manuscript. Although informally married cohabitors report lower levels of relationship satisfaction (and do not appear to be benefiting from their status), and are less likely to believe that their lives would become worse if their relationships were to end compared to the legally married respondents (which we interpret as a benefit of informal marriage), they remain in their relationships. Indeed, those with such low levels of satisfaction, combined with attractive alternatives to the union, in all likelihood terminated their relationships before they became long-term. So, despite significant differences in satisfaction and in potential outcomes of dissolution, these informally married cohabitors remain committed to their unions, as evidenced by their staying in them despite social pressures to marry or split. Indeed, if these couples did not face any social pressures to marry or split (or faced other kinds of pressures similar to those of married

couples), there may be no significant differences between them and the legally married on any of these measures.

Further supporting the alternative hypothesis of no difference is the relatively weak impact of union type on those aspects of relationship quality which are statistically significant (e.g., the informally married and standard cohabitors are significantly more optimistic concerning their individual outcomes if their relationships were to end than are the legally married). In nearly all of the models in which union type emerges as statistically significant, demographic variables--most notably, gender, race, and age-- have a stronger impact (as indicated by the beta coefficients). So, where differences among the respondents in the union types do emerge, they are rather minor. Indeed, individuals are more benefited or disadvantaged by their gender, race or age than they are by their union type.

By employing the term "erotic friendship" (Gravenhorst, 1988), we acknowledge that unions vary in their legal status and/or duration, but we reject assumptions that one union type is necessarily "better" than another type. The term erotic friendship allows much greater flexibility in not only comparing various unions, but also in examining a particular union type. Recall from above the conclusion in most studies that those who cohabit prior to legal marriage are less committed to their unions than are legally married couples who did not premaritally cohabit (as evidenced by the higher dissolution rates). Regardless of the reasons for why this may be so (even if it is accurate; recall that Teachman and Polonko (1990) found no differences in dissolution rates when controlling for the duration of the unions), such conclusions enforce rigid definitions of various unions. In other words, only people who are truly committed to their unions legally marry, while those who are truly uncommitted live together indefinitely. Such a proposition ignores

the high divorce rate in this country (among those who did and did not premaritally cohabit), as well as ignoring those couples who live together for many years. If the informally married are truly uncommitted to their partners and to their relationships, then how have they managed to stay together for so long? Clearly, since they are not legally married (and as a result, their unions are not defined as being committed), and since divorce has achieved widespread social acceptance, they could terminate their unions without fear of sanctions from others. Explaining their avoidance of legal marriage by positing a lack of commitment ignores these social realities. The term "erotic friendships" rejects the assumption that legal marriage is the "best," and everything else is deficient, as it implies that legal status and duration of a union are simply two factors among many that may play a role in assessing the commitment and satisfaction of partners in a union. Terms such as "married" and "cohabitor" are <u>descriptors</u> (among many others) of the types of people in relationships, rather than <u>definitions</u> of relationships that include a host of unstated assumptions.

Another striking finding of these data is the finding of no differences among innovating (i.e., informally married) women compared to non-innovating women. If women are promoting informal marriage in an attempt to attain greater satisfaction in their relationships (along with other benefits that legally married men typically enjoy), then they appear to be unsuccessful. If men are engaging in informal marriage in an attempt to alleviate themselves of financial responsibility if their relationships dissolve, it appears that at least their current partners believe they are successful, since women, regardless of union type, are equally concerned about their individual outcomes upon dissolution. There is clearly some quality of intimate heterosexual relationships that is present regardless of the legal status and

duration of the unions that results in women's disadvantaged status on most of these indicators. This shared experience among women in the various union types is best exemplified by the results concerning differences in perceptions of outcomes if their relationships were to end. Regardless of their union type, women are more concerned about their own outcomes in the event of dissolution than are men. Also, again regardless of their union type, the presence of children may be a factor in women's perceptions of their outcomes, as women with children express more negativity than do women without children (surprisingly, this variable was significant in only one of the models). These results suggest that women in various union types express similar concerns about what will happen to them if their relationships end.

While informal marriage does not benefit women in particular, legal marriage does not appear to be beneficial, either. Indeed, legally married women do not enjoy the benefits that are assumed to accrue to legal marriage. For example, legally married women theoretically receive some protection in the event of divorce, in that they may be entitled to spousal, and particularly child support. However, the legally married women in this sample express the same concerns as do women in the other union types when speculating about their outcomes in the event of dissolution. Also, although legally married women may enjoy higher social status than do innovating women, as their union type is socially advocated, this status is not translated into greater equity, less conflict, or greater satisfaction, compared to innovating women. Again, it is the shared experiences of all women, rather than the specific experiences of women in particular union types, that is prevalent here.

Despite informal marriage not benefiting women in particular, it may be beneficial to informally married couples in which at least one partner has been legally married and where there are no children present. More

specifically, legal remarriage and being childfree may be more conducive to frequent conflict among the legally married than is informal marriage among couples in which at least one partner has been legally married and where there are no children present. By contrast, the presence of children differentially impacts on the frequency of conflict among informally married couples compared to legally married couples, with the informally married who live with children experiencing more conflict. However, since these findings emerged only in one of the WLS models, they remain tentative, and future research needs to further explore these differences.

In summary, we have determined that the daily existence of individuals in various union types is quite similar. Also, women in various union types experience similar costs of intimacy, in that heterosexual relationships are more burdensome for women (as measured by respondents' perceptions of equity, and these burdens result in less union satisfaction for women). However, women believe that they are still better off in these unions than they would be if they were not legally married or cohabiting. Indeed, it appears that while living in heterosexual unions is difficult for women, being without a partner may be even more difficult.

Since the relationship dynamics in the three union types are so similar, then why do some couples choose to informally marry? Furthermore, since American culture clearly values legal marriage over any other dyadic arrangement, are informally married couples pressured by others close to them (e.g., other family members and friends) to legally marry? We explore these issues in the following chapter.

PART III: DOMESTIC PARTNERSHIP ORDINANCES

As we stated in the introduction of this manuscript, the NSFH data are useful in that they allow for comparisons between the informally married, the legally married, and standard cohabitors. This is the first study to our knowledge that examines different types of cohabiting unions. Also, we examine several aspects of relationships by employing numerous measures of each construct (for example, we examine seven items to measure relationship satisfaction). So, we break new ground in the research on cohabitation by operationalizing two different types of cohabitors, and by comparing them on several dimensions to each other and to legally married respondents.

However, recall from the introduction that the NSFH data also have severe limitations. Most notably, while we may differentiate among the cohabitors by the duration of their unions, we cannot determine whether the informally married drifted into a more or less permanent state of informal marriage, or if they actually chose to struggle with innovation. Those who drift into informal marriage appear to be _ignoring_ legal marriage. Those who choose to be innovative, however, are _rejecting_ legal marriage. Clearly, those who are rejecting marriage are being more innovative than are those who are merely ignoring it.

Exploring the motivations to informally marry is crucial in light of the findings from the quantitative component. Recall that in the experience of daily life, there are few differences among the respondents in the various union types. More specifically, the informally married are involved in

relationships that, according to the NSFH data, are very similar to those of legally married couples and standard cohabitors. If the experiences of the informally married differed from those of the legally married, then any motivations to struggle with innovation would be more apparent. For example, if the informally married perceived their relationships as being more equitable than did the respondents in the other union types, or if the informally married were more satisfied in their unions, then we could rather easily determine why some couples choose to struggle with innovation: they do so because there are more benefits to informal than to legal marriage. However, the informally married clearly are not benefiting from their informal marriage. Indeed, with regard to their relationship satisfaction, informal marriage is costly. Why, then, do some couples choose to informally marry?

The NSFH data cannot adequately answer this question, though they do provide a hint. Simply stated, some of the NSFH respondents may not be choosing informal marriage. Instead, they merely drifted into it, never bothering to legally marry. It may be that the informally married who do choose to struggle with innovation do receive certain benefits that they believe are unattainable in legal marriage. Unfortunately, we cannot separate the "drifters" from the "true innovators" in the NSFH.

Furthermore, it is somewhat surprising that the informally married are so similar to respondents in the other union types when we consider the stigma attached to them. Because legal marriage is the ultimate goal for most heterosexual couples (Scanzoni, 1995), those who ignore or reject it suffer for their choice. For example, as we mentioned earlier, they are regarded as being less committed to their unions and to their partners, and public policy punishes them for their choice (e.g., because they are not defined as family,

they do not enjoy the benefits that are the rights of married couples, such as health insurance coverage under a partner's plan). Indeed, the informally married are often considered to be excessively individualistic. These derogatory perceptions, in combination with the findings of few differences from the quantitative component, make motivations to struggle with innovation all the more puzzling. Thus, to further dig into the character of informal marriage, we must collect original data from those couples who choose to be innovative. That is, we must determine why they have decided to reject tradition (i.e., legal marriage) and current standards of coupling (i.e., standard cohabitation followed by legal marriage).

As we discussed in the introduction of this manuscript, a major reason why the informally married have been neglected in previous research is because they are difficult to locate. The emergence of Domestic Partnership Ordinances in several cities across the United States has partially alleviated this problem. Rather than drifting into informal marriage, these couples have gone through the trouble of obtaining Domestic Partnership certificates. Because they took concrete action away from legal marriage and towards informal marriage through licensed domestic partnerships, these couples presumably have clear motivations behind their choice to struggle for innovation.

The qualitative data clarify the findings from the quantitative component. More specifically, we are able to determine through the qualitative interviews with licensed domestic partners why they have chosen to struggle with innovation, when their relationship dynamics are so similar to those of conforming couples (i.e., the legally married and standard cohabitors). Also, while we know on the macro level that the unions of the informally married are devalued, in that conservative individuals have

organized to fight against Domestic Partnership Ordinances and other progressive issues (such as cohabitation in general; Scanzoni, 1995), we do not understand how informal marriages are valued on a micro level. More specifically, how have other family members and friends of informally married couples responded to a couple's decision to struggle with innovation? If others close to a couple support the decision to be innovative as much as they would the decision to legally marry, then we may expect the finding of few differences from the quantitative component. That is, if others close to the dyad define an informal marriage as including the components of legal marriage (e.g., high levels of commitment and an expectation of permanence), then the innovative union is valued, and micro-level stigma is absent (and may make macro-level stigma irrelevant in impacting on the relationship dynamics of the informally married).

With the purpose of determining why some couples choose to struggle with innovation, when the quantitative component indicates that informal marriage is not associated with greater benefits of intimacy, we explore with licensed domestic partners their motivations to informally marry, what differences they perceive between informal and legal marriage, and how their choices are valued on the micro level. We begin by providing brief profiles of our respondents. This information is helpful in gaining a greater understanding of these licensed partners, as well as their motivations and the problems they have encountered for their choices.

Respondent Profiles

The first partner listed in each couple is our respondent.

<u>Lila and Steve:</u> Lila has been cohabiting with Steve for ten years, and she does not recall when they filed for their Domestic Partnership certificate. They are

an inter-racial couple, and are ten years apart in age (Lila is 40; Steve is 50). Lila has been married once.

<u>Daniel and Debbie:</u>   Daniel and Debbie had been cohabiting for approximately eight years, and had held their Domestic Partnership certificate for five years prior to their recent marriage.   They are both in their mid-twenties.

<u>Marie and Christopher:</u>   Marie has been cohabiting with Christopher for approximately four years, and they obtained their Domestic Partnership certificate just before actually moving in together.   They are in their mid-twenties.

<u>Randi and Tom:</u>   Randi and Tom had been cohabiting for about nine months prior to their recent marriage.   They obtained their Domestic Partnership certificate when they moved in together.   Both are in their mid-twenties.   Tom has several years more education than does Randi.

<u>Marlene and Jim:</u>   Marlene and Jim also cohabited for about nine months before legally marrying, and they obtained their certificate when they moved in together.   They are also an inter-racial couple.   Both are in the late-twenties, and this is the second marriage for both partners.   Jim has several years more education than does Marlene.

<u>Rita and Eduardo:</u>   Rita and Eduardo have been cohabiting for approximately six months, and have had their certificate for about three months.   Both are in their teens, making them the youngest couple in the sample.   Rita accidentally became pregnant, and Eduardo moved in with her to help support her and their child.   While still together, Rita has little faith in the future of their relationship.

<u>Carli and Larry:</u>   Carli has been cohabiting with Larry for seven years, and they have shared their Domestic Partnership certificate for one year.   They are both highly educated, and are in their late-thirties.

<u>Greg and Karen:</u> Greg and Karen have been cohabiting for five years, and have shared their Domestic Partnership certificate for approximately eighteen months. Karen is seven years Greg's junior; both are in their forties. Karen has been married twice.

<u>Andrea and Peter:</u> Andrea and Peter had been cohabiting for four years prior to their wedding two years ago. They obtained their Domestic Partnership certificate one year after commencing cohabitation. Peter has a couple of years more education than does Andrea. Both are in their late-twenties.

<u>Mike and Dana:</u> Mike has been cohabiting with Dana for ten years; they have had their certificate for six years. They are one of the oldest couples in the sample (both are fifty). Both have been previously married.

<u>Carmen and Tony:</u> Both Carmen and Tony are from Europe. They came to the United States to pursue graduate degrees. They have been cohabiting for two years, and have held their Domestic Partnership certificate for one year. Although both are enrolled in graduate school, Tony has completed several more years. Both are in their mid-twenties.

<u>Leslie and Alan:</u> Leslie and Alan had been cohabiting for six years prior to legally marrying, and shared their Domestic Partnership certificate for one month. They are in their early thirties.

<u>Kevin and Kim:</u> Kevin has been cohabiting with Kim for approximately two years, and they have held their certificate for about one year. They are another inter-racial couple. Kevin is also ten years older than Kim, and has been married once.

<u>Susan and Richard:</u> Susan has been cohabiting with Richard for approximately nine years, and they have shared their Domestic Partnership certificate for approximately eighteen months. They are both in their mid-fifties, making them the oldest couple in the sample. They have been married

(not to each other) a total of five times. Richard has considerably more education than does Susan.

<u>Pam and Mark:</u> Pam and Mark have been cohabiting for two years, and they have been licensed domestic partners for approximately six months. They are in their mid-twenties.

<u>Joe and Sarah:</u> Joe has been cohabiting with Sarah for four years, but they recently decided on a trial separation. They have shared a Domestic Partnership certificate for approximately eighteen months. Both are in their late-forties, and both have been legally married once. Joe is considerably more educated than is Sarah.

<u>Jill and Doug:</u> Jill and Doug had cohabited for six months prior to legally marrying, and were licensed domestic partners for three months. Jill is in her early thirties; Doug is three years her senior.

<u>Frank and Sheila:</u> Frank cohabited with Sheila for one year prior to legally marrying, and they shared their Domestic Partnership certificate for approximately six months. Both have been previously married. Both are in their forties; Frank is three years older than Sheila.

<u>Harry and JoAnne:</u> Harry and JoAnne have been cohabiting for nearly fifteen years, longer than any other couple in the sample. They have shared their Domestic Partnership certificate for over five years. Both are in their late-thirties.

<u>Teresa and Donald:</u> Teresa has been cohabiting with Donald for four years, and they have been licensed domestic partners for three years. Teresa is in her late-twenties; Donald is five years older, in his mid-thirties.

<u>Andrew and Renee:</u> Andrew and Renee began cohabiting together twelve years ago. After living together for three years, they dissolved their relationship. Three years later, they began cohabiting again, and have been

doing so for the last six years. They have been licensed domestic partners for one year. They are the fourth inter-racial couple in this sample. Both are in their late-thirties.

Jean and David: Jean cohabited with David for about one year prior to legally marrying. They were licensed domestic partners for approximately six months. David has been married once before. Also, David is fifteen years older than Jean, and he has attained much more education.

Rebecca and Nathan: Rebecca and Nathan cohabited for five years and were licensed domestic partners for six months prior to legally marrying. They are the fifth inter-racial couple in this sample. Both are in their late-twenties, and both are highly educated.

These profiles are necessarily brief in order to protect the confidentiality of these couples. However, we have provided enough demographic data to contribute to our analysis of why a particular couple has chosen to obtain a Domestic Partnership certificate and avoid legal marriage, or why a couple has encountered opposition from other family members in making these decisions. In the next section, we explore motivations to informally marry.

Motivations to Informally Marry

We began the interviews by asking the respondents how long they have been living with their partner, and when they received their Domestic Partnership certificates. These couples have lived together (excluding the time spent married, where appropriate) for as little as six months and as long as fifteen years. The average length of time spent living together is roughly 4.5 years (this figure is only an approximation, as many respondents could not precisely recall in what month they began cohabiting with their partners). They have been licensed domestic partners for as little as one month, and as

long as six years.   The mean length of time spent as licensed partners (again, only an approximation) is 1.8 years.

We then asked "why did you and your partner get a Domestic Partnership certificate?   That is, what were some of the reasons?"   The economic benefits of the certificates motivated most of these couples, with fifteen of the twenty-three respondents stating that they obtained their certificates primarily for the economic incentives.   Of these economic incentives, seven of the fifteen respondents referred specifically to health insurance coverage for themselves or for their partners.   Of these seven, three were unsuccessful in obtaining the coverage.   Not obtaining the desired benefit has resulted in the partners in one couple not knowing that they are licensed as domestic partners.   Lila and Steve assumed that since they did not obtain the coverage, the city did not pass the Domestic Partnership Ordinance: "we haven't gotten it [DP certificate].   The city didn't pass it. . . . We tried, and it was never recognized . . . we applied, and it was just never granted."   Upon learning that the city does indeed consider them to be licensed domestic partners, Lila was surprised and confused: "that is just the most puzzling thing! . . .   Then these certificates are meaningless, because the health care was not granted.   There's no financial or economic benefits to these certificates. It's just a piece of paper then."

Daniel and Debbie shared this theme of meaninglessness.   They applied for a Domestic Partnership certificate in order to obtain health insurance coverage for Debbie under Daniel's plan.   Since they did not receive the coverage, Daniel stated that applying for the certificate "was a waste of my twenty-five   bucks."

Couples may financially benefit from these certificates in several other ways.   An additional four of the fifteen respondents stated that educational

residency requirements or eligibility to reside in university-owned family housing were their key motivating factors in obtaining Domestic Partnership certificates. More specifically, to take advantage of the lower tuition costs available to state residents, a non-resident student must be either legally married to or a licensed domestic partner of a state resident. Similarly, to live in university-owned family housing (which is considerably less expensive than is private housing in the community), a student must be either legally married or in a licensed domestic partnership.

Marie, who has been cohabiting with and a licensed domestic partner to Christopher for four years, attempted to establish herself as a state resident before obtaining her Domestic Partnership certificate. She explained that she had been living in the state where she attends school for two years, but the university denied her in-state status, because she was unable to show that she was residing in that state for reasons apart from going to school. She then described how she became a licensed domestic partner:

> I did some investigating, and I found out that if you are married [to a state resident], then you would be automatically granted residency. So, at that time, the university hadn't established a domestic partnership policy. They didn't have it on the books. Since then they have, and they've determined it to be same-sex--that based on their definition of domestic partnerships, [it] only includes same sex partners. But at that time, they didn't have anything. . . . So, I went in, and I had to write all these letters, and we had the certificate, and said we were sharing a bank account, and basically, they really couldn't deny us that I had a legitimate reason for staying in [state]. . . . The university didn't know what to do with it. They were very hesitant to say yes to it, and they were basically like, 'don't say anything to anybody,' and of course, I told everybody. . . .

Two other couples who live in another state learned in a much more direct way how Domestic Partnership certificates could financially benefit them. Both couples first learned about the certificates when applying to reside in university-owned family housing at their university. More specifically, the housing application materials stated that two partners must be

either legally married or licensed as domestic partners with the city in order to reside in family housing. The housing application materials included information on how to obtain Domestic Partnership certificates.

Finally, Rita and Eduardo obtained the certificate for both the benefits of in-state tuition status (Eduardo needed to establish residency in that state in order to be eligible to enroll in GED courses) and eligibility to reside in university-owned housing.

Three of the fifteen respondents who applied for Domestic Partnership certificates primarily in order to enjoy economic benefits did so to take advantage of reduced membership rates at university-owned health clubs. Partners of students are permitted to use the facilities for a membership fee (in one city, the university health club is open to the general community as well). By being either legally married or licensed as domestic partners, the membership fees are substantially reduced. For example, by being licensed domestic partners, Carli and Larry save approximately $500-$600 per year on their gym membership, while Greg and Karen save $300 per year at their gym. The health clubs provided these couples with information about the certificates. Greg explained that "the membership application [stated] that the discount was accorded to married couples or those with a Domestic Partnership license." Carli and Larry learned of the certificates through speaking with a health club representative:

> we had a significant difference in the price of two individual memberships rather than . . . for a couple that was family members. It was about half the price. We said 'this is ridiculous.' So the guy who was selling the membership said, 'well, you know, the city offers this certificate and we accept that. So, if you want to get that and come back, we'll give that to you.'

While there may be financial benefits to legal marriage that may or may not be obtained through Domestic Partnership certificates, there are also some costs. For example, while Carli wishes to be treated as if she were legally

married in order to enjoy reduced health club membership fees, she does not wish to be treated this way in other economic matters. For example, when she was returning to graduate school, she did not want Larry's income to be considered in her application for financial assistance:

> I mean, if I had to count his income when I was quitting my job and going back to school--that made me very angry. And I said 'this is silly.' I'm not going to get married and have them say, 'Oh, you're not eligible for financial assistance.' That is ridiculous.

She continues, stating that her reasons for obtaining a Domestic Partnership certificate and avoiding legal marriage "are very economically-based. But for us, they were quite real choices that we made relatively conscious of the fact that we would be penalized [if we had chosen to marry]." Carli and Larry are clearly attempting to maximize their economic interests, by being considered as legally married in order to take advantage of reduced health club membership fees, and by being considered as legally single to be eligible for financial assistance for Carli's education. And, Carli does not see the inconsistency in her reasoning. Instead, she believes that she has the right to move between the single status and the married status, adopting whichever would be the most economically advantageous in a particular situation. She obtained her Domestic Partnership certificate in order to enjoy the economic benefits that are accorded to married couples, but she has avoided legal marriage in order to enjoy the economic benefits that are accorded to single individuals. Indeed, she is looking for all benefits, with no corresponding costs.

Perhaps the most glaring incidence of obtaining a Domestic Partnership certificate solely to maximize economic interests is the case of Andrea and Peter, who actually financially profited from their certificate (in contrast to these other couples, who were looking to save money either through health insurance coverage at family rates, in-state tuition status,

eligibility for family housing, or reduced health club membership fees).
Andrea explained their income-producing plan:

> we did that [obtained the certificate] in order to be eligible to buy--
> you're not going to believe this--football tickets, so that we could sell
> them for a profit. Peter was a graduate student at the time, and we could
> qualify for really good seats. It was probably illegal. We were
> essentially scalping our tickets, and in order to get two of them, you
> needed to be either married or have a [licensed] domestic partner. . . . As
> a student, you can get two [tickets] at that [reduced] rate.

Thus, Andrea and Peter were able to buy a pair of season tickets to the
university football games, at a reduced student rate and with seats in a good
location. They made a profit of "five hundred dollars; four hundred dollars
from that. I mean, it seemed huge at the time . . . it's sort of gone downhill
[since the first year]." They were also quite willing to share their money-
making plan with others: "we told people about our scam, and I don't know if
other people did it after that, but I remember we were very proud of our little
[scam]."

These results suggest that, in general, those couples obtaining Domestic
Partnership certificates primarily to enhance their economic situations
assign little meaning to the certificate itself. Indeed, seven of these fifteen
couples have legally married since obtaining their certificates, while for two
others, marriage is either planned or very likely. For the couples anticipating
marriage, and for all of the couples who have married, obtaining a Domestic
Partnership certificate is either a stage towards marriage, or is necessary in
order to cohabit (in university-owned housing), which for these couples is
also a stage towards marriage. Thus, for nine of these fifteen couples, Domestic
Partnership certificates have little or no meaning apart from legal marriage.
Regardless of marital intentions, these results indicate that, by and large,
those couples obtaining certificates for economic reasons are generally not

concerned with being innovative in fashioning their intimate dyadic relationships.

Although these fifteen couples stated that their <u>primary</u> motivation in obtaining Domestic Partnership certificates is economically based, six of them have <u>secondary</u> motivations that are not economic. These motivations are concerned with either legal protection or an ideological opposition to the institution of legal marriage. They suggest that the certificates do indeed hold meaning for some of these couples, as they serve functions other than being a stage towards legal marriage. Since these secondary motivations are the primary reasons for why other couples obtained certificates, we discuss them more fully below, in the analysis of the primary motivations of the other couples.

Mike and Dana obtained their Domestic Partnership certificate for legal reasons. As Mike explained, "I work for the city . . . and if something ever happened to me, this way she's got full benefits. That way, they can't dispute anything I ever said--life insurance and stuff like that." Mike and Dana are one of the oldest couples in the sample, and they both have grown children from prior marriages. Perhaps as a function of their age, they are more concerned with the issue of declining health than are the other couples. While their motivations could be defined as economic, in that they are each other's beneficiaries in their life insurance policies (as stipulated in their wills), they are much more concerned with legal rights to each other. They want their relationship to be legitimized, so that one partner will not be challenged in the event of death or incapacitation of the other. Their licensed domestic partnership provides them with a sense of security that each partner is the acknowledged next-of-kin of the other.

An obvious question emerges: if these partners are concerned with being legally defined as next-of-kin to each other, then why did they not simply legally marry? Mike explained that he is not opposed to getting married. However, he does not see any valid reason to do so: "why bother? We're happy with the way things are going." This perspective was also shared by two other couples (Carli and Larry, and Greg and Karen), who obtained their certificates primarily for economic reasons. Marriage, while not opposed in principle, is simply "not high on our list of priorities." Elaborating on this point, Greg asserted that marriage "is a standard that's been set that in order to participate fully in a society, you have to observe, but I think I can participate enough without it."

Four additional respondents chose to obtain Domestic Partnership certificates primarily to have some sort of recognition or acknowledgment of their relationships. The partners in one couple, Carmen and Tony, are foreigners residing in the United States for educational purposes. They plan to marry once they have completed their education. However, since they have no other family in the United States, they decided "it would be best to have some paper" that provides some acknowledgment of their relationship. They wanted "to do something official," since they feel they have only each other in this country.

Two other couples--Leslie and Alan, and Kevin and Kim--sought acknowledgment of their relationships from outsiders as well. Leslie explained this desire for recognition by saying that she wanted her relationship "to be counted." She continues, stating that "there's relationships that mean a lot that aren't recognized by the law." She simply wants her relationship to be considered as valid as is legal marriage. She has tired of explaining why she and her partner are not married:

it's difficult to be in a relationship where people are like, 'Oh, aren't you married?' or 'are you not married?' You know, it's this constantly 'why?', like it's an issue all the time. 'Why aren't you married; you've been together for ten years,' . . . so we were like 'we'll get a domestic partnership.'

Leslie and Alan did not desire marriage, because they "didn't want to have any law interfere in our relationship. We didn't feel we needed to have a legal stamp on our relationship." The Domestic Partnership certificate provides recognition of their relationship, but it does not have an imposed set of gender roles and obligations associated with it, as does legal marriage. However, after having their certificate for one month, Leslie and Alan legally married. Leslie's explanation for why they married is "we wanted to have a big party." Initially, they planned a commitment ceremony, so that they could celebrate their relationship with their families. However, their officiant "turned out to be able to marry people legally," so their commitment ceremony became a wedding: "it just kind of happened."

Kevin also sought recognition of his relationship with Kim, stating that "couples that aren't necessarily married and don't want to go that route should be recognized as married couples." Also: "we, in as many formal ways as possible, we wanted to try to be categorized as a married couple without being married." Kevin specifically referred to having economic benefits that married couples enjoy, but for him, the acknowledgment of his relationship with Kim was most important: "we just feel like organizations and institutions should recognize our relationship as valid." While he and Kim have economically benefited from their certificate, in that they were eligible to reside in university-owned family housing, he was more concerned with having the "slight formalization" that a Domestic Partnership certificate offers. The economic benefits were a secondary motivation for this couple, who plans to marry once they complete their education.

These two couples obtained Domestic Partnership certificates largely in order to demonstrate the commitment in their relationship (and their choices) to others. But for both couples, the certificate itself did not hold a great deal of meaning to them personally. That is, these respondents assert that the certificate by itself did not change the meaning of their relationships to them or to their partners. Instead, they were obtained in order to impact on how others outside of the dyad view their relationships. Also, since they have either legally married or plan to do so at a more convenient time, they are not strongly promoting licensed domestic partnerships as an innovative way to fashion intimate unions.

In addition to these couples who obtained the certificates primarily to influence how their relationship is viewed by others, two other couples (Susan and Richard, and Pam and Mark) who obtained their certificates primarily for economic reasons also stated that how their relationships are viewed by others is a secondary motivation for them. As was the case with Kevin and Kim, these two couples believe that the certificates give legitimacy to their relationships in the eyes of others. According to Pam, "it was nice to make some sort of gesture that would show that we're committed and sort of have that legitimacy." Susan stated that she and Richard wanted "to give some acknowledgment to [the] commitment, but not [get] married." Both have been married before, and they do not want to remarry (the role of negative experiences with marriage in obtaining Domestic Partnership certificates will be discussed more fully below). While we discuss the influence of those outside of the dyad later, note here that some couples are fully aware of their "second-class" status as committed but unmarried couples, and are rejecting this status by licensing their domestic partnerships.

Joe and Sarah also obtained their Domestic Partnership certificate primarily in order to obtain recognition of their relationship, but they did so in order to magnify the meaning of the relationship to themselves as partners. That is, their primary reason for obtaining the certificate "was to reflect our commitment to each other . . . it was like another step to signify that. More so to each other, not the state or anything." Joe continues, stating that the certificate was "just a way to acknowledge our relationship in another way to each other." They knew prior to obtaining the certificate that they would receive no economic benefits along with it. Instead, they believe having the certificate is a personal way to reflect their increasing commitment to one another.

Jill and Doug, who had obtained their certificate primarily for economic reasons, shared this sentiment. They also "wanted to kind of make a pact or commitment to each other, [and] the [certificate] kind of helped it along." In this way, obtaining the certificate is a step in the process of increasing a couple's sense of we-ness (Scanzoni, 1995). It goes beyond cohabitation, as these partners are already engaging in that commitment. It is not necessarily like engagement, however, because the official certificate does not imply that the partners intend to remain together forever, as does engagement (although these licensed partners may very well have an expectation of permanence). It is also not like legal marriage (although it shares with it some sort of legal documentation of the union), because it does not enjoy a cultural aura of being the ultimate goal of coupling. Instead, it is a new method of affirming one's commitment to their partner and to their relationship.

The remaining three respondents in the sample chose to obtain Domestic Partnership certificates specifically because they are not connected to legal marriage. At least one partner in each of these couples is more

strongly opposed to either the institution of legal marriage, or to personally getting married, than are any of the other respondents. Each of these couples had several reasons for not desiring marriage, unlike in the case of economic benefits, where one benefit in particular typically was desired.

First, several respondents expressed ideological opposition to the meaning of traditional marriage. For example, Teresa and Donald are concerned with both the legal and religious meanings of marriage, and what they mean for women in particular. Teresa explained that neither she nor Donald "really believes very firmly in the whole idea of marriage," and Teresa herself has "a general distaste for the hierarchy of the institution." When asked to what in particular concerning marriage she is opposed, Teresa said:

> well, a lot of it has to do with the sort of giving up economic individuality. The fact that when you're married, you're not only accountable for it, but really expected to be involved in everything about the other partner's finances, and about the other partner's business and legal decisions, and I really have a problem with that. I think that it's perfectly fine for us to say that we're committed to each other, and that we're the most important person in each other's lives, without saying that if something happens to me, he's responsible for all my hospital bills.

Teresa is also opposed to marriage due to its inherent gender role ideology:

> we're definitely not the nuclear family type. We already know that we're not going to have kids . . . and I don't want to be Mrs. Donald Greene. Even if I didn't change my last name, that's really in a lot of ways what happens. And even as a domestic partner, it's interesting, because a lot of people who know sort of the dynamic of the relationship assume that if Donald has an opportunity somewhere, I will automatically follow him, and that my life and my career and my interests are somehow subordinate to his in terms of priorities. And that's something that I think marriage exacerbates. And certainly in terms of perception, it is--it highlights the fact that there is sort of one partner, and generally it's the man, who is the career partner, and the other one who sort of comes along for the ride.

Thus, Teresa feels that she is able to at least retain part of her individual identity by being a licensed domestic partner. Her entire identity would be lost if she were to marry, thereby becoming "only" somebody's wife. However, this does not mean that she does not want to be intimately involved with

another person. A Domestic Partnership certificate offers her a "middle ground" between me-ness (autonomy) and we-ness (bonding as a couple) (Scanzoni, 1995).

Teresa also believes that "marriage as an institution per se is [not] necessarily any more binding than domestic partnerships." She attributes this perspective to the history of divorces in her family, including that of her parents, the divorces of their current partners from ex-spouses, and divorces of other relatives in her parent's generation.

Finally, Teresa also states that "neither of us is religious at all, and so we don't really have that as a driving force--to have God as part of our relationship." Despite not having any strong "ritualistic leanings" for a religious sanction on the relationship, they did engage in a commitment ceremony. The ceremony occurred in a park, with approximately nine people present. About one hundred people attended a reception afterwards. There was no officiant to perform the ceremony. Instead, "we each wrote a little statement, and a bunch of sort of vows that we both wrote together. . . ." They kept a copy of their shared vows. The full text follows:

> In the presence of people whom I hold dear, I hereby join my life with yours.
> I promise to keep you in my heart always, to treasure you for the wonderful person you are, to learn from you, and to try to keep our home as a safe refuge for the both of us when we need to retreat from the world.
> I promise to try not to keep my problems to myself. I know I am often guilty of this, and it is not intentional. I want to be my best self for you, and sometimes this leads me to hide all but my most presentable traits. But in trusting you, and in leaning on you, I will be doing both of us a great service. I promise to try harder to tell you what's on my mind, and to help you tell me what's on yours, especially when you need my assistance to pinpoint your thoughts and find the right word. I promise to be honest about my feelings, good or bad, and to try not to withhold them from you. I understand that when I make the effort to protect you from them, often I am denying you the opportunity to help, and myself the opportunity to share.
> When it comes to work, I promise to remember that money is no substitute for time.

I realize that no two people can be everything to one another, and they shouldn't try to be. So, I promise to try to understand when you need time for yourself or with your friends.

I promise to revel in your differences, and expect you to revel in mine.

I promise to allow you the freedom to express yourself, even when I don't agree with what you're saying or doing.

I will try not to ask you to change to suit my own vision of what I think you should be. However, I do promise to help you grow, and change yourself from the person you are now, to the person you would like to be.

I promise to cherish what is best in you, and to hold it for you to see whenever you need reassurance or reminders of your finest qualities.

I promise to put you first in my life above all other relationships.

I promise to put us first in my life above all other commitments.

Understand now that even when we argue, and we will, the basic fact is that my commitment is steady and sure, and my pledge to you is the greatest certainty of my life.

From now on, your and my problems are our problems.

Your and my joys are our joys.

Your and my decisions are our decisions.

From this moment on, as long as I live, you will never be alone.

Teresa states that the purpose of the ceremony

was just that we do think that there's power to declaring your commitment in front of people that you love, and doing it openly, so that saying the words as witnessed sort of conveys or reaffirms the power of the commitment itself.

So, the ceremony was to affirm the commitment not only to the partners, but also to others in their lives. The same is true of their Domestic Partnership certificate: it is a marker of the commitment the partners share that can be presented to others.

Three respondents whose primary motivation in obtaining Domestic Partnership certificates was economic also discussed their or their partner's ideological opposition to marriage due to its traditional gender role ideology (in all of these couples, the women are ideologically opposed, although in one case, the male partner was the respondent). Andrew explained his partner Renee's opposition this way:

[she] doesn't believe in the institution . . . [she is opposed to] giving up her liberty, [and] she doesn't like the fact that she would be essentially part of a partnership. She would be part of a couple. She would not be a unique individual. She would not have the freedom that a single person does to pick up and move.

Note that according to Andrew, Renee feels that she is part of a couple only if they are legally married, but not if they are licensed domestic partners, suggesting that while legal marriage pressures women to sacrifice their feelings of me-ness (Scanzoni, 1995) or individuality, licensed domestic partnerships allow women to retain at least part of their individuality. Andrew would prefer to marry Renee, and despite her opposition, he believes they will marry eventually.

Similar to Teresa, Carli objected to the meaning of traditional legal marriage that is expressed in the marriage vows: "I would never certainly go through a lot of the traditional vows that some religions [do]--you know, 'obey.' These are things that I think many people who wouldn't consider themselves particularly far out would also avoid." She was also particularly concerned with the status of women in marriage:

> I think women in particular are often identified as somebody's wife.
> 'Oh, you're Mrs. So-and-so.' I mean, I would never take somebody else's name. But I find that there's a kind of loss of identity, that somehow the woman becomes a part of somebody else and is treated [as] less of an individual person in their [sic] own right. And I've always been sensitive to that, and I notice it.

She believes that having a Domestic Partnership certificate partially avoids this loss of identity:

> I guess in terms of socially how people treat you, well, I'm not sure, but I think it does have less of that attached to it. I mean, it's clearly--particularly with a couple who has a choice--a heterosexual couple--I think it is obvious that they're not engaging in this sort of traditional role that marriage has been associated with.

Finally, she states that the divorces she has witnessed among her friends--"probably more who are divorced than are still married"--have negatively impacted on her views of marriage. She feels that marriage is still considered to be a social imperative: "it's something that's pushed on you for benefits that are not wholly clear to me. . . ." Thus, she sees only negative consequences of

marriage that may at least in part be avoided by opting for a Domestic Partnership certificate.

In the case of Marie and Christopher, who originally obtained a Domestic Partnership certificate so that Marie may change her state residency for educational purposes, the meaning of their certificate has changed over time, and Marie has become a very strong advocate of Domestic Partnership Ordinances. Since obtaining her own certificate, Marie has published an article in the local city newspaper, explaining the benefits of the certificates. While she questions the necessity of legal marriage, she is also opposed to it due to its inherent gender role ideology:

> to me, as a woman, being in a domestic partnership keeps my own sort of individuality . . . and I think . . . it's more wonderful to say that you've been with somebody for fifty years and not married, because I think that's really something that . . . strengthens relationships between people, and their commitment and things like that. And, I just think that as a woman, it just keeps me [from] being a Mrs. Somebody.

By rejecting marriage, "we've really gotten rid of that timeline [the one that leads to legal marriage through dating, engagement, etc.], and it's really freed up our relationship out of a lot of constraints." This, in combination with having lesbian friends who cannot legally marry and her own involvement in the women's studies department at the local university, have made her such a strong advocate of licensed domestic partnerships that her self-defined primary reason for obtaining one seems irrelevant to her now. She may have obtained the certificate for economic reasons, but she is holding on to it, and encouraging public support for them in general, due to her firm belief in their necessity as something not related to marriage.

Note that only women express opposition to marriage specifically because of the traditional gender roles associated with it. Recall that Jessie Bernard (1972) argued that men benefit more from marriage than do women, in large part because of the traditional gender roles inherent in marriage. So,

the finding that men are not as opposed to these traditional gender roles as are women is not altogether surprising.

What is interesting, however, is that these women believe that licensed domestic partnerships overcome the subordination of women to men in intimate relationships, but only in part. While they feel more liberated in their licensed partnerships than they believe would be possible for them in legal marriage, they still do not proclaim complete liberation. These women are still concerned that others continue to minimize their status as independent individuals, while viewing them as "helpmates" to their male partners. So, while these women believe that they have made some gains by struggling to be innovative in fashioning their intimate dyadic relationships, they clearly do not feel that their struggle is over. Instead, as was the case in the quantitative component, there appears to be some aspect of intimate heterosexual relationships that defines women's subordinate status, and is common across different types of unions.

Furthermore, while it is somewhat surprising that there are not more women in this sample who express ideological opposition to legal marriage due to its gender hierarchy, it is likely that those who are the most strongly opposed are also opposed to any kind of licensing of their relationships. They are most likely engaging in innovation without the public legitimacy of Domestic Partnership certificates, a category of cohabitors that this sample does not include.

Frank and Sheila are also ideologically opposed to marriage, but for different reasons. In their case, both partners have been previously married. Both have also experienced bitter divorces that have resulted in a wish to avoid legal marriage again. Frank asserts that marriage includes a lot of "legalities" that can "burn you," while not saying anything substantial about the

relationship. For example, being responsible for a partner's debts can result in significant financial loss in the event of divorce, while not providing any indication of the degree of the emotional bonding in the marriage. Frank was "gun-shy" as a result of his divorce, during which he asserts he was badly abused in the financial settlement. He explains that both his ex-wife and Sheila's ex-husband are controlling and abusive people, while neither he nor Sheila are "fighters." As a result, they were "screwed in their finances" in their settlements. At the time of obtaining their Domestic Partnership certificate, they wanted something other than legal marriage in order to obtain recognition of the significance of their relationship.

For Frank and Sheila, the intrusion of outsiders in their previous marriages was also problematic: "we had some families through those divorces wanting to get involved, and one of the aspects legally on the Domestic Partnership was that in case someone was hospitalized or something, the family couldn't keep a domestic partner out." For this couple, then, legal marriage was also initially avoided as a way to minimize the intrusion of outsiders. The Domestic Partnership certificate offers legal protection of the interests of the partners as a couple, but it is not legal marriage.

Similar to Frank and Sheila, Susan and Richard (who had obtained their certificate primarily for the economic incentives, in addition to gaining public acknowledgment of their relationship) are also avoiding marriage due to past negative experiences with it. For these partners, who have been married five times between the two of them, "marriage isn't any more secure than not being married." Susan also referred to a specific incident in her second marriage that she believes explains why she refuses to ever marry again:

> it took me two years to get unmarried, and I didn't have one bit of financial entanglement with him, or children entanglement. He just

wouldn't leave. And if you can imagine after being married to someone for a year, and telling him you want a divorce, and they protest.

Her lack of freedom in attempting to end her very brief second marriage has resulted in her refusal to ever marry again. And, while she isn't sure that she's avoiding the problems she experienced in her second marriage by not marrying Richard, she does feel more independent (which in turn fosters greater feelings of freedom), and she also has more faith in the permanence of her current relationship.

A third reason that Frank and Sheila also initially rejected legal marriage was as a "show of support" for their gay and lesbian friends. That is, they had initially shunned the legal institution of marriage, since their homosexual friends are not legally permitted to marry. Frank and Sheila did not want to engage in a heterosexist institution.

Similar to Frank and Sheila are Harry and JoAnne, who also explicitly reject legal marriage, explaining that the issue of homosexual marriage is important to them:

> we were concerned about being in a relationship that a lot of our friends couldn't enter into because they are gays and lesbians. And so, when the availability of Domestic Partnerships arose, so that there would be some recognition of our relationship that our friends could also enter into, we wanted to take advantage of that.

Despite Frank and Sheila's reasons for not choosing to marry (and to obtain a certificate instead), they legally married anyway. Given their reasons to avoid marriage in the first place, this decision to marry is surprising. Even Frank cannot fully explain why they married:

> I don't know. She proposed to me and I said what the hell. . . . I think there was a feeling. I think we were both mutually realizing that the commitment was there, and wanted to do it. We were ready at that time. A lot of this was timing. If you've gone through a divorce before, you'd understand that. Time is your worst enemy and your best friend, all wrapped into one.

Although they decided to add the legal bond of matrimony to their union, it did not change the emotional quality of their relationship, and they do not consider it a very meaningful addition. For example, the ceremony was performed by the local Justice of the Peace, with no other family members present. Three hours after marrying, they attended a PTA meeting. They do not celebrate their wedding anniversary, choosing instead to celebrate the anniversary of their first date. So, although they are legally married, they clearly see it as being unimportant to maintaining their emotional bond.

Frank and Harry differ in the impact that having homosexual friends has had on their decisions to obtain certificates. While for Frank it was a secondary concern (and apparently not a very strong one, as he eventually married), after the desire to avoid marriage as a result of past negative experiences, for Harry, it was the primary reason to avoid marriage. Other respondents in the sample also mentioned the issue of gays and legal marriage: three other respondents (none of whom obtained the certificates primarily for economic reasons) mentioned that they have homosexual friends, and an additional ten respondents referred to Domestic Partnership Ordinances as being in principle mainly for the benefit of gay and lesbian couples. Most of these respondents expressed support for the struggle for legal recognition of homosexual marriage (no one argued against it), although they do not personally know any gay or lesbian couples.

This connection to homosexual couples personally known to the respondents is intriguing. While it is not surprising that many of the respondents in this sample are aware of the role of gays and lesbians in the development of Domestic Partnership Ordinances, as gay families have received a good deal of media attention within the last few years (e.g., Kantrowitz, 1996), it is surprising that some heterosexual couples have rejected

legal marriage because it is illegal for homosexual couples to marry. These heterosexual couples are making a strong social statement, and by doing so, they are subjecting themselves to the disapproval of family, friends, co-workers and the larger society. More importantly, they are subjecting themselves to this disapproval for a reason that does not appear to directly benefit them. All of the other couples in this sample are engaging in licensed cohabitation for reasons that appear to be directly beneficial: they are either enjoying economic benefits, they believe that cohabitation is a more egalitarian framework in which to structure intimate dyadic relationships, or they believe that by not legally marrying, they are avoiding potential harm in the event of relationship dissolution. Those couples rejecting marriage for the benefit of their homosexual friends, however, appear to be engaging in a more "charitable" act. While they would likely not lose any benefits if homosexuals were permitted to legally marry, they certainly are not gaining any direct benefits by protesting against legal marriage. Instead, they have chosen to subject themselves to criticism for their choices from those opposed to Domestic Partnership Ordinances, homosexuality, and/or cohabitation (licensed or otherwise).

In addition to rejecting legal marriage because of its discriminatory nature, Harry also resists having the state define his relationship with JoAnne. He rejects having the state determine what their relationship should be, what it means, and what should be the expectations for each partner. Harry and JoAnne would "rather define [our relationship] ourselves." As a result, they developed their own "marital" contract, with the assistance of an attorney. In addition to agreements concerning the distribution of property should the relationship end (which we discuss more fully later), their agreement also includes "general rules of how to behave with each other, and

conflict resolution procedures, and . . . children." In addition to this legal agreement, Harry and JoAnne also engaged in a religious ceremony:

> [it was] mostly Lutheran. We actually had--well, we had three different pastors involved with it, and two of them are Lutheran. . . . We were involved with one church. . . . And then my father is a pastor, and JoAnne had a good friend that she wanted involved as well. . . . We had about 150 [people, who also attended a reception following the ceremony] . . . we wrote the whole thing . . . we wrote the vows, we wrote most of the hymns, the lyrics, we did the whole thing.

While the purpose of this ceremony may have been in part to alleviate the uneasiness other family members were expressing (because this couple was cohabiting without a religious sanction), it also allowed them to express the meaning of their relationship to each other in the presence of others, without the legitimizing stamp of the state (we discuss the influence of those outside of the dyad more fully later).

Summary

So far in this chapter, we have found that couples with Domestic Partnership certificates obtain them for different reasons, and, as a result, the certificates have different meaning to these couples. While some couples are explicitly searching for new ways to define their relationships outside of legal marriage, whether that be as a result of either ideological opposition to marriage based on women's subordinate status to men, prior negative experiences with marriage, or a lack of legal recognition of homosexual marriages, the majority of these couples (n=fifteen) have obtained their certificates largely to maximize their economic interests. Most (n=nine) of these economically-driven couples have either married their partners, or anticipate doing so. Clearly, these couples are not struggling to be innovative in fashioning their intimate dyadic relationships. Instead, they have assessed their choices (which include legal marriage and licensing their cohabiting unions), and have made decisions concerning marriage and licensed

cohabitation based on which would be the most economically advantageous at a particular time. They are a classic example of rational-choice theory (Waters, 1994): individuals engage in behaviors that maximize their benefits while minimizing their costs. Also, many of these couples have defined licensing their domestic partnerships as a stage towards marriage, which further indicates that a struggle to innovate is not present.

While the majority of the couples in this sample do not place much meaning on Domestic Partnership Ordinances or on their particular certificate, others feel rather differently. Those who are ideologically opposed to marriage due to women's traditional subordination to men, and those who are avoiding marriage due to past negative experiences with it, believe that through Domestic Partnership Ordinances, they may be involved in a relationship that is in some ways similar to legal marriage (in that there is a strong level of commitment and some anticipation of permanence), but does not include the "baggage" with which marriage is associated. More specifically, those ideologically opposed to marriage due to its gender hierarchy believe that their relationships are more egalitarian simply by not adding the bond of legal marriage to them. However, these ideological innovators are still not entirely successful in their struggle to innovate, as they are hesitant to assert that they have achieved true egalitarianism. Furthermore, those couples who are avoiding marriage as a result of prior negative experiences with it are largely referring to their negative experiences with dissolution of the legal bond. However, there is no evidence to suggest that lacking a legal tie makes dissolving a committed union less emotionally difficult.

By far, the most intriguing discovery in the motivations to obtain Domestic Partnership certificates is the rejection of legal marriage by those

couples who believe that their homosexual friends should enjoy the choices that these partners have. No studies to our knowledge have examined the role of heterosexual couples in the struggle for recognition of homosexual marriages. A total of fifteen respondents out of the sample of twenty-three mentioned that they either were avoiding legal marriage due to its heterosexist discrimination, they had homosexual friends, or that Domestic Partnership Ordinances were institutionalized mainly for the benefit of homosexual couples. We discuss this connection between licensed heterosexual cohabitors and homosexual couples more fully in the concluding chapter of this manuscript.

The differences in meaning attached to Domestic Partnership certificates by these couples may be in part a function of how they learned about the Ordinances. Those who obtained their certificates primarily for economic reasons were most likely to learn about the Ordinances while attempting to obtain some desired commodity or service. For example, one university includes information about these Ordinances in their application materials for family housing. Several respondents in another city learned about the Ordinances from employees at the university-owned health club. Still other economically-motivated couples learned of the Ordinances through reading the newsletters provided to city employees, which typically contain updates about employee benefits. In contrast, those who chose the Domestic Partnership certificates over legal marriage for either ideological reasons or prior negative experiences learned about the Ordinances through the local news media or from homosexual friends and acquaintances. They were consumers of information, in contrast to the others, who were consumers of products and services that happened to include information about Domestic Partnership certificates.

These results indicate that there are benefits to innovation that were not found in the quantitative component. Some couples benefit from innovation by striking a better balance between me-ness and we-ness (Scanzoni, 1995). They believe that by rejecting legal marriage, the partners are defined as <u>individuals</u> in an intimate union, rather than as a couple without separate identities. While this differing emphasis on me-ness and we-ness does not appear to influence equity in daily life, at least with regard to domestic labor, working for pay, and spending money, it does impact on the partners' definitions of themselves and their unions. These couples believe they are benefiting from innovation by rejecting the traditional hierarchy of legal marriage, and allowing women to maintain their own individuality.

Other couples see benefits to innovation by rejecting some of the responsibilities spouses incur in marriage. More specifically, couples who have experienced the economic consequences of legal dissolution believe they are benefiting from innovation by not being legally and financially tied to their partners.

Finally, some couples perceive benefits to innovation because they are able to define the meaning of their relationships themselves, apart from legal and traditional definitions. More specifically, by rejecting legal marriage, these couples are defining for themselves the meaning of intimacy. While some of these couples are redefining the rights and obligations of intimate partners, others are redefining intimacy to include homosexual unions.

In summary, couples who are struggling with innovation are benefiting from it by exercising more control in their relationships. They are redefining the roles of intimate partners, to either strike a more equitable balance between me-ness and we-ness (Scanzoni, 1995) or to reject some traditional obligations of marriage (e.g., financial support following

dissolution). While innovation through informal marriage does not appear to have much impact on the daily lives of these couples, it does appear to positively affect the fundamental sense of me-ness and we-ness that these couples experience. That is, autonomy is not sacrificed to emphasize bonding.

In the next section, we further explore how these couples benefit from innovation by examining the differences they perceive between licensed partnerships and legal marriage. In addition to motivations for obtaining a Domestic Partnership certificate, the similarities and differences between legal and informal marriage also indicate how couples obtain benefits by avoiding tradition and struggling with innovation in fashioning their intimate dyadic relationships.

<u>Licensed Partnerships Versus Legal Marriage</u>

Recall from above that nine couples in the sample of twenty-three have legally married their partners, while another three anticipate doing so. For five other couples, marriage is likely eventually. These couples either define Domestic Partnership Ordinances as one event in a process that leads to legal marriage, or the certificate was necessary in order to cohabit, which is also part of the process leading towards marriage. At any rate, they believe that these Ordinances are not a final, permanent status, as is legal marriage.

Other couples, however, clearly do define Domestic Partnerships as the final status, or the ultimate goal of coupling. These couples do not plan to marry, either due to ideological opposition (they are opposed to the traditional gender roles inherent in legal marriage, and/or to the illegality of homosexual marriage), out of a fear of remarriage due to past negative experiences, or a view that marriage is not necessary. Therefore, not only are Domestic Partnerships <u>not</u> an event which leads to marriage; they are not in any way associated with legal marriage. That is, for a variety of reasons,

including a belief in greater egalitarianism in cohabitation as opposed to marriage, the ability of homosexual couples to obtain Domestic Partnership certificates, and perceived greater freedom in cohabitation compared to marriage, licensed cohabitation is a fundamentally different method of fashioning intimate dyadic relationships. Although most couples in this sample define Domestic Partnership Ordinances (and/or cohabitation) as a step towards marriage, a few others disagree, conceptualizing the two as differing significantly in some important respects.

For example, some respondents prefer licensed cohabitation over legal marriage because they differ in terms of the legal and financial obligations to one's partner. Recall from above the case of Mike and Dana, both of whom have been legally married, and who obtained their certificate so that they would be legally recognized as next-of-kin. Mike doesn't see any differences between licensed cohabitors and legally married couples with regard to the emotional quality of the dyads. However, he does see Domestic Partnerships as being legally easier in the event of dissolution of the relationship: "this way, if we decide to . . . leave each other, there's no argument over what's what." This sentiment was shared by Susan and Richard, who have been married a total of five times. Recall that Susan devoted two years of her life to dissolving a one-year marriage. By not legally marrying, Susan believes she is protecting both her freedom to make choices and her financial situation. Furthermore, Greg, who cohabits with Karen (who has been married twice), argues that "there are no legal entanglements associated with Domestic Partnerships, unlike legal marriage." Indeed, he sums up the differences rather succinctly: "it [a Domestic Partnership certificate] is more like a dog license" than a marriage license, because of its lack of obligations relative to those in legal marriage.

These comments illustrate that Domestic Partnership certificates place more emphasis on individuality, or me-ness (Scanzoni, 1995), than do marriage licenses. This does not mean that bonding between the partners (or we-ness) is minimized. It simply means that for these couples, the individual partners and their autonomy are not sacrificed solely to maintain the relationship. Also, these couples emphasize economic autonomy, which appears to be particularly important in the event of relationship dissolution. While economic freedom may be associated with emotional autonomy (because a partner may have the financial means to leave her relationship), clearly financial independence is a larger concern for these couples.

It is interesting that of the three respondents who view a lack of legal and financial obligations as a beneficial aspect of Domestic Partnership Ordinances, at least one partner in each couple has been married at least once. Clearly, the effect of being married has impacted on these couples, as they believe the most beneficial aspect of the Ordinances is a lack of financial entanglements with their partners. The other four couples (interestingly, none of whom has ever been married) who define Domestic Partnership Ordinances as separate from legal marriage do not refer to financial independence as the primary benefit of Domestic Partnership certificates over legal marriage. Indeed, Harry (who is cohabiting with JoAnne primarily in protest of the illegality of homosexual marriage) sees this lack of legal and financial entanglement with JoAnne as a negative consequence of Domestic Partnership certificates:

> the Domestic Partnership certificate doesn't really give us any rights or privileges that marriage would. As a man, it doesn't give me any rights to my children, or in raising my children. . . . I, as a father, basically have no explicit rights as an unmarried father. I would have to go to court if, by some strange twist of fate, JoAnne decided to become a Christian Scientist and take the children off somewhere. I would have to go to court in order to stop that, whereas if the shoe were on the other

foot, she won't be affected, because she has exclusive parenting rights according to the law right now.

Thus, due to few legal and financial entanglements, Harry sees the Ordinances as not supporting his rights as a father.

The remaining three respondents (all women) who do not define licensed domestic partnerships as a stage towards marriage refer to maintaining their own identities as the main benefit of the Ordinances. As we discussed above, these women believe that they are able to retain their individuality by not legally marrying. In that sense, Domestic Partnership Ordinances are a feminist tool in fashioning intimate dyadic relationships. They allow women to be individuals in their own right, who are also involved in intimate relationships. They do this by not stipulating expected gender role for husbands and wives, contrary to legal marriage, which encourages women's dependence on their husbands by defining women as their husbands' "helpmates" (Weitzman, 1981).

Again, it appears that striking a more equitable balance between me-ness and we-ness (Scanzoni, 1995) is the largest benefit of innovation. While some couples emphasize economic individuality (which may provide them with more control over the direction of their unions), other couples emphasize a degree of emotional independence between the two partners. By striking more of a balance between me-ness and we-ness that is found in traditional legal marriage, <u>interdependence</u> is achieved. That is, in traditional legal marriage, men typically are more independent (and they exercise more control), while women are more dependent (they sacrifice their own interests and allow their husbands to exercise control by making decision that impact on the entire family) (Bernard, 1972). By struggling for a balance between me-ness and we-ness, partners become more interdependent: they both

participate in maintaining the relationship. We discuss these assertions more fully in the concluding chapter of this manuscript.

Regardless of whether these respondents perceive licensed cohabitation as similar to legal marriage (in that it is a stage towards marriage) or as a separate method of fashioning intimate dyadic relationships, most respondents in the sample were unable to say if heterosexual couples who obtain Domestic Partnership certificates differ from those who legally marry in any significant respects. These respondents do not know any other licensed heterosexual cohabitors, so they were unable to make any comparisons. However, a few respondents were willing to speculate about differences that may exist. They refer to licensed cohabitors as being "more progressive," "more liberal," or "less traditional" than are heterosexual couples who legally marry. Teresa, who is ideologically opposed to marriage, states that

> a lot of people who are more liberal and who are more politically active are more likely to look into Domestic Partnerships. I think a lot of people who are in any way concerned with issues of empowerment or issues of autonomy or anything like that are more willing to consider alternatives to the standard marriage contract.

Teresa continues, referring to an article she read in the local newspaper about Domestic Partnership Ordinances, in which a woman with a certificate is quoted as saying, "'we'd rather just be known as people who are involved with each other without owning each other.'" Teresa believes that one comment adequately summarizes the differences between licensed cohabitors and legally married couples.

Although Teresa views these Ordinances as an alternative to legal marriage, Marie, who is perhaps the strongest advocate in the entire sample of licensed cohabitation, rejects referring to the Ordinances as an alternative:

> I get kind of upset when people say that a Domestic Partnership is an alternative to marriage, in the sense of it's being like married. That's not what it is. It's a different approach to looking at partnerships in sort of a legal sense.

Marie agrees with Teresa, in saying that "marriage . . . doesn't have to be the only legitimate social institution for two people loving each other and wanting to be together." However, for Marie, the term "alternative" portrays licensed domestic partnerships as being more similar to marriage than different. For Marie, the roles, expectations and obligations of the partners in licensed cohabitation fundamentally differ from those of legal spouses. Although Marie states that these Ordinances are a different way of looking at partnerships, she also believes that they are a different way of looking at the partners themselves. Rights of each partner to their own individuality are as important as obligations to their partners. Again, in Scanzoni's (1995) terminology, me-ness is not lost at the expense of we-ness. This is not to say that, in Marie's view, licensed partners are less committed to their unions. Instead, licensed partners are able to be committed to one another without losing their separate sense of identity. Scanzoni states that in the traditional nuclear family structure typically associated with the 1950s, women were expected to give up their individuality in favor of their families. In other words, they were to love others more than themselves (p. 201). According to Marie and others like her, however, women have the right to love themselves as much as they love others. Marie believes this balance between me-ness and we-ness is not possible in legal marriage, due to the gender roles inherent in the marriage contract (Weitzman, 1981) but is possible in licensed domestic partnerships. This difference between loving others instead of herself, and loving others as much as herself, makes licensed cohabitation so different from legal marriage that it cannot be defined as a mere alternative.

Although Marie did not specifically mention it, the use of the word "alternative" also implies a difference in the value of legal marriage, compared to the value of licensed domestic partnerships. By using the phrase

"Domestic Partnerships as an alternative to legal marriage," the latter is conceptualized as the standard to which all other arrangements are compared. The standard, by definition, is "the best" (Scanzoni, 1995, p. 7). If legal marriage is the best way to fashion intimate dyadic relationships, then licensed domestic partnerships are of less value. That is, they are lacking in some quality(ies), making them less desirable, and less socially valued, compared to legal marriages.

This social devaluation of licensed cohabitation compared to legal marriage is apparent in the comments made by nearly all of the respondents in this sample, when asked how society views licensed domestic partnerships as an institution, compared to the institution of legal marriage. Regardless of whether a respondent defines his or her Domestic Partnership certificate as a stage to legal marriage, an alternative to marriage, or as fundamentally differing from marriage, nearly all agreed that legal marriage is a more credible union on a societal level. For example, Jean, who is now married, stated that "certainly, people look at you differently if you're married than if you're not. And, it seems to lend credibility to the relationship in the eyes of others." Other respondents agree, stating that "it's more acceptable to be married, [because] some people take it more seriously." Marriage is seen as being more "substantial and significant," and respondents who are now married report that they "receive more respect from others."

Some respondents are troubled that their relationships are not taken as seriously as they would be if they included legal marriage: "nobody gave us any sort of crockery, nobody bought us a house, nobody sends us anniversary cards, and nobody sort of celebrated, or has celebrated, that special day [when they obtained their certificate]." In other words, few people consider licensing a domestic partnership to be a significant event for a couple. Part of

the reason explaining why this may be so is that generally, others do not fully understand what a Domestic Partnership is. Indeed, even the couples obtaining the certificates do not agree (as some define the certificates as a step in the process leading to legal marriage, while others define them as the ultimate goal of coupling). However, legal marriage is generally not ambiguous: "there's people that recognize a marriage license, and they know what that is when you say 'husband' or 'wife.' It has a name, and it's recognized as, 'oh, we understand that.'" In other words, marriage has a well-defined tradition behind it, unlike cohabitation (licensed or otherwise), that makes it easily recognized and understood.

Licensed domestic partnerships, due in part to a lack of understanding, are simply not as valid as are legal marriages. Ceremonies typically correspond with marriage that involve the community (family, friends, and religious and legal organizations), thereby making marriage more of a public statement than is licensing a domestic partnership. This public statement makes the marital union more valid, as the relationship is solidified with the partners' families. Gifts are given and anniversaries are celebrated, which is rarely the case for cohabiting unions. Since licensed cohabitation is not as valid as legal marriage, Teresa asserts that "there is really still a stigma [attached to not getting married]. There's definitely a perception that it's sort of frivolous for heterosexual partners not to just get married." While these respondents resent the "societal pressure to conform to the Ozzie and Harriet way," they appear willing, as Marie explained, "to take the sort of . . . social niches down and be able to say 'I do this because I feel so strongly about it.'"

This last statement clearly reflects the status of licensed cohabitors relative to legally married couples. They know that their relationships are not only perceived by society to be different, but they are also less worthy: these

couples are taking "niches down" in status. It is no wonder, then, that so many of the couples in this sample have decided to legally marry.

It is also no wonder that many of the couples in this sample consider themselves to be essentially married (prior to legal marriage in those cases where it has occurred). Indeed, about half (n=eleven) of these couples consider themselves married, regardless of marital intentions. Only four of the twenty-three respondents consider themselves single. One-third (n=eight) consider themselves to be neither married nor single. Instead, they define themselves as "in a commitment" (n=four), "partnered" (n=one), "in a monogamous relationship" (n=one), "single but cohabiting" (n=one), or simply in a long-term relationship (n=one).

These respondents have greater difficulty in describing their status to others. While half of the couples in the sample consider themselves to be married, few introduce themselves to others as such. Instead, they have struggled to develop a label for their partner that provides an indication of their legal and residential status. Their struggles have resulted in considerable variation in how they refer to their partners. For example, seven couples use the terms "boyfriend/girlfriend/fiancee." Five other couples use the term "partner" (one couple jokes about this term, but has not coined a better one). Two couples use the terms "husband" and "wife," although neither couple has married. Two couples prefer the term "sweetie" (Teresa explained that she likes the term "because it is non-gender specific and it's non-role specific"). One respondent refers to his partner simply as "the person I live with." Finally, six respondents either reject labels, or haven't developed satisfactory labels, choosing instead to refer to their partners by their first names.

As these labels indicate, no one describes to others that they are licensed domestic partners, and only one respondent explicitly states that he lives with someone. The two couples who refer to their partners as their "husband" or "wife" certainly imply that they live together, but they misstate their legal status. At any rate, these couples clearly have not developed a term that truly grasps their status as licensed cohabitors, despite their attempts. As Marie explains: "As I've gotten older, the term 'boyfriend' doesn't work anymore. And 'partner' has--I don't know; I don't really like that word. It's kind of become co-opted." Nearly all of the respondents agree that explaining their legal and residential status to others is, at best, "awkward."

This difficulty in describing their status to others may in part explain why licensed domestic partnerships are devalued, compared to legal marriages. Even the participants cannot adequately describe their relationships to others in a short-hand way. Something that cannot be easily described may in turn be perceived as having little significance.

Despite these difficulties in adequately describing their arrangements to others, these respondents experience no ambiguity as to their legal status. Nearly all of the respondents write that they are single on forms such as credit applications. One respondent reports that she is divorced (although several respondents in the sample are legally divorced), while three others typically write in their own classification as "partner" or "domestic partner." Finally, one respondent reports that he writes "single" on legal forms (such as tax returns), but "married" or "partnered" on non-legal forms (such as surveys).

Obviously, these couples are very aware of their legal status as single people. However, they do not perceive themselves to be single, and they reject that label, as it does not grasp their status as partners in committed relationships. Even the term "partner" does not indicate that a couple is

licensed, and it may be ambiguous with regard to cohabitation. Furthermore, these couples have difficulty in describing their relationships to others, which contributes to their devaluation. If those outside of the dyad do not understand the degree of commitment present in these unions, and there are no well-defined indicators of the commitment, then these relationships are conceptualized as being less worthy than are legal marriages.

Not fully understanding these relationships has resulted not only in ambiguity concerning how these partners should be treated as a couple, but also how to treat them in the event that their relationships dissolve. Should they be treated as if they are a legally married couple obtaining a divorce? Or should they be treated as any other non-legal couple who is dissolving their relationship? Recall from earlier that there has been considerable debate over the treatment of cohabitors (licensed and otherwise) who dissolve their unions. While some argue that cohabitors should receive treatment similar to that of married couples, as the interests of the weaker party (typically women) must be protected, others argue that, since heterosexual couples have the option of legally marrying and have specifically chosen not to do so, they should not be treated as if they were legally married.

We presented the licensed cohabitors in this sample with this issue. We informed them that

> courts are increasingly treating cohabitors as if they were legally married. For example, couples who have lived together for many years without getting legally married, and who then separate, may go to court to resolve disputes over the division of property and the custody of children. Some judges have made decisions regarding children, property and spousal support in ways that mimic the experiences of married couples obtaining a divorce. . . . Do you think it is a good idea for courts to treat cohabitors as if they were legally married, or do you think it's a bad idea?

About one-third of the sample (n=eight) believe that similarity in legal treatment is generally a good idea. Several respondents pointed to the

commitment between the partners in justifying the court's role in the event of dissolution:

> I think when you make a commitment to live with each other and have a family together, purchase a house together--I mean, that to me is a big commitment. . . . I just think if you're together, and you're sharing a home together, you have responsibility regardless of what happens.

Other respondents share this sentiment: "people should have the right to view themselves as serious. . . without being married. . . . They should suffer the same consequences, or go through the same process as married couples do when they break up." While others do not necessarily want to be defined as though they are married, they do want their relationships to be considered valid:

> taking the step toward getting the certificate should mean something to other people. It should be a serious thing, so I think in general that's probably good, that the courts are treating it seriously and not just saying, 'oh, it's just a little piece of paper that makes you think that something important is happening.'

> A few respondents want some standard to apply, so that not all cohabitors would be treated as if they were legally married. Typically a time standard was suggested:

> possibly they should standardize it and put a time limit on it, just because I don't think it's good to do this [treat cohabitors as if they were legally married] to anybody. You know, if people get together for six months, and then someone demands half of their property . . . maybe there's a certain time limit when--if you've been living together over five years, and then it becomes a legal, binding thing.

This respondent also suggested that there should be "testimony from friends and family that these people were like a married couple." Others advocated the notion of a standard, but were unsure as to what that standard should be. For these respondents, "probably using marriage as a model is the best that they [the courts] can do."

Several respondents referred to the Domestic Partnership Ordinances as a tool for differentiating among cohabitors. More specifically, licensed

partners dissolving their relationships should be treated as if they were legally married, while unlicensed cohabitors could be treated somehow differently. However, all of these respondents realized that since the Ordinances are available only to people living in a few select cities, this method of differentiating among them is inadequate.

Other respondents who support the role of the courts referred to the extent that partners' lives become intertwined: "when people cohabitate [sic], from the practical perspective, things become commingled." That is, no matter how much partners may attempt to keep their finances separate, there is certain to be some shared property or assets. Problems will likely result when a couple who is dissolving their union attempts to divide the joint finances:

> when you break up, there's so many emotions involved, that I think that there's a potential for an unfair distribution of the property. I think that it's good to have a court oversee that, to avoid some of the power inequities that are probably present in a relationship.

This respondent, and a few others like her, are particularly concerned about the economic status of women following the termination of their relationships:

> well, I think that a lot of times--this is my gender bias, but I think a lot of times in a marriage that's breaking up--I know it's a stereotype, but from my experience, it's more the man that has the power--more of a power position over the woman. And I think it's good to have a court look at it objectively . . . and give the woman an opportunity to have outside advice in the form of a lawyer--someone to be an advocate for her, because she may not have ever been in a position to be an advocate for herself in the relationship.

Nearly the same number of respondents (n=nine), however, believe that the courts' treatment of cohabitors as if they were legally married would penalize the cohabitors for their choice. Most of these respondents stated that they made a conscious choice not to marry: "I like to have the option of not being considered married, if I chose to not be married." Also: "if people wanted to be married, they'd get married. I think the courts know that this

was a conscious decision by these people. They should honor that conscious decision." Marie, the strongest advocate of Domestic Partnership Ordinances, is concerned with not only her own decision to not marry, but also with the legitimacy of intimate relationships that do not include legal marriage:

> once the court says, "well, we're going to define this as marriage"--I mean, people understand marriage as the only cultural institution that makes love real; that makes it legal. And once you start having courts that intervene in using words that this is like a marriage, it takes away from, once again, the legitimacy of these other sorts of different types of families that can come about.

By being considered as legally married, then, Marie believes that not only her choice to not marry is being undermined, but that the entire notion of licensed domestic partnerships is not of value in and of itself, apart from legal marriage.

Several respondents reject similar treatment between cohabitors and legally married couples, because they are opposed to government interference in their personal lives: "I think people want to be generally left to work out their differences." Many of these respondents hold this same attitude towards legally married couples getting a divorce, who already have the intervention of the government in their lives. They argue that "divorce laws in this country are badly broken [and] we need to get divorce out of the court entirely, and into the mediated and arbitrated status." By bringing cohabitors into the courtroom as well, more damage will result. These respondents assert that, rather than causing further damage to cohabiting unions by taking them into the courtroom, divorces need to be made less painful by removing the process from the courtroom.

Finally, approximately one-fourth (n=six) of the respondents in this sample could not decide whether similar treatment was beneficial or detrimental to cohabitors: "it's hard to answer it in such a generalized way. I'd almost not be able to, without seeing it on a case-by-case basis." Others shared

this sentiment: "It depends on why people decide not to get married." Also: "there's no black and white in the world. There's a lot of gray matter out there." These respondents resist making a blanket statement concerning a general rule as to how cohabitors should be treated. Of course, by assessing each case individually, the ex-partners would go to court. We cannot determine whether they should be treated similarly to the legally married or differently with regard to property division, support, etc., without having the case presented first. At any rate, although most respondents were able to state one way or the other how the treatment of cohabitors should compare to that of the legally married, nearly all of them struggled with this issue.

Children have a strong impact on these respondents' views of the legal treatment of cohabitors dissolving their unions. Although there is considerable variation among the respondents in how cohabitors should be legally treated if their relationships were to end, all who mentioned children agreed that a cohabiting couple with children should be treated as if they were legally married. The presence of children changes the status of the partners, from being a couple to being a family. As a result of this change in status, "responsibilities often have to be taken for those children." This means that the court should

> go by established patterns, in terms of any sort of custody, and certainly in terms of any sort of child support. . . . I think [if there is] any sort of maintenance, especially of dependents, it makes sense to treat them [cohabitors] as if they were legally married, because that's the only way you can really understand the status of the dependents.

In summary, "if kids were an issue, it would be another ball of wax."

As these comments illustrate, the question we need to address in determining whether cohabitors should be treated similarly to married couples is: are licensed cohabitors essentially married? That is, are licensed cohabitors similar enough to legally married couples to warrant similar

treatment, or are they _different enough_ from married couples to warrant different treatment? If children are present, the respondents agree that cohabitors, licensed or otherwise, are essentially married, and should receive similar treatment. If no children are present, there is considerable debate. As we stated earlier, cohabitors were historically considered to be so different from the legally married that they were not granted arbitration. However, this standard of difference is now being challenged, as cohabitors struggle for recognition of their unions.

This debate in determining whether cohabitors should be treated similarly to or differently from legally married couples in the event of relationship dissolution has led some respondents to insist that cohabitors should make decisions regarding the distribution of property and "spousal" and/or child support when they begin to cohabit. However, when asked if they had some type of written or explicit oral agreement in the event that their own relationships dissolve, very few respondents stated that they did. Indeed, only seven of the twenty-three respondents stated that there had been any discussion at all. Also, most of these discussions were woefully lacking in any significant decisions. For example, Joe and Sarah, who are currently in a trial separation, had only "some understanding that we don't want to hurt each other." Thus far, "in our separating, there has never been any conflict about who gets what." Four other couples stated that their entire agreement consisted of "what's mine is mine, and what's hers is hers." That is, "what we came in with, we go out with." These couples have attempted to keep their finances separate. When asked what agreement they have in terms of the property acquired together, these respondents gave inadequate solutions. For example, Greg stated that he and Karen "would talk about [it]." For Lila and Steve, whoever likes a specific item the most can have it. Of course, this is an

entirely subjective judgment, and it says nothing about who would eventually acquire the particular item. The other two couples--Frank and Sheila, and Mike and Dana--insisted that they have no joint property.

Two couples do have explicit written agreements, and both were developed with the assistance of an attorney. Carli and Larry have an agreement that specifically stipulates ownership of their house. Carli contributed the down payment, and Larry pays the monthly mortgage installments. They are entitled to precisely what each financially contributes. Furthermore, they agreed to hire an appraiser to evaluate the worth of any other joint property when they cannot decide who owns it. One partner would then buy the other's share. While the agreement concerning the house is satisfactory, problems remain with the distribution of the other joint property. While they may be able to determine the worth of a particular item, there are no provisions for determining who has the right to buy an item from the other partner. That is, both may be interested in purchasing a particular item. Thus, their agreement is not entirely adequate with regard to resolving potential future disputes.

Harry and JoAnne have a more specific written agreement. While Harry was hesitant to share the details of the agreement, they do have a legally-binding, written contract concerning property division in the event that their relationship dissolves. However, they do not have any agreement concerning child custody and support, as they drafted their agreement before having children, and they have not made any changes to it. Thus, in the two cases in which there is a written agreement, both have shortcomings.

Note that although several respondents in this sample have experienced the financial consequences of divorce and are attempting to keep their finances separate in their current relationships, none of them has an explicit

agreement if their relationships were to end. Meanwhile, in the cases of Carli and Larry, and Harry and JoAnne, who do have legally-binding, explicit agreements, none of the partners has ever been married. Furthermore, of the eight respondents who obtained their Domestic Partnership certificates primarily for non-economic reasons, half (n=four) have had some discussion concerning financial arrangements if their relationships were to end. Of the fifteen couples who obtained their certificates primarily for economic reasons, only three couples have had any discussion (of these, two have been married prior to their current relationship, and the third expressed some ideological opposition to marriage because of its inherent gender hierarchy). It appears, then, that those most concerned with maximizing their economic interests (at least as they relate to obtaining Domestic Partnership certificates) are the least concerned with financial arrangements if their relationships were to end.

It is not surprising that most of these couples have not discussed financial outcomes in the event of union dissolution, as most couples, regardless of their legal and residential status, do not anticipate (and do not even wish to think about) the potential for termination. Also, society does not approve of preparing for dissolution, as evidenced by the overwhelming negative perception of pre-nuptial agreements. Having a pre-nuptial agreement is an indication of a lack of faith in one's relationship and in one's partner.

Summary

In this section, we discussed how licensed domestic partnerships compare to legal marriages in several ways. First, we explored how couples define their own licensed union with regard to marriage. While most couples have either married or believe that they will marry (thereby conceptualizing

their Domestic Partnership certificate as a stage towards marriage), a few others define these certificates as an arrangement separate from marriage. Despite these differences in defining their own licensed domestic partnerships, about half of these couples feel as if they are married. That is, they share the degree of commitment and expectation of permanence that legally married couples are expected to share. However, while many of these couples <u>feel</u> that they are married, they are well aware of their <u>legal</u> status as single people. Regardless of their own feelings about their unions, however, these couples agree that because they lack the legal bond of matrimony, their unions are considered to be socially less valid than are legal marriages, and the partners are viewed as being less committed. Thus, they struggle to label their relationships in a way that indicates their degree of commitment and expectations for permanence that will also lend validity to their unions on a level similar to legal marriage.

This struggle to define their relationships is apparent when these couples consider whether they should be treated similarly to legally married couples in the event of relationship dissolution. Some respondents, even some of those ideologically opposed to marriage, favor similar treatment, in that the economically weaker partner in a union (which is typically the woman) may need the protection the courts can offer. However, others who are ideologically opposed reject similar treatment, arguing that they would have legally married had they desired it. Those who obtained Domestic Partnership certificates for economic reasons also vary in their opinions concerning similar treatment to married couples, generally as a function of their secondary motivations. Some couples oppose similar treatment, as they obtained their certificates to enjoy some of the economic benefits of legal marriage, but do not wish to actually marry (e.g., Carli and Larry). However,

others argue that despite attempts to keep finances separate, some intermingling is inevitable, and the intervention of the courts may be necessary to resolve disputes. In general, this issue is difficult to resolve, not only among those who are interested in it for intellectual and advocacy reasons, but also for those who engage in licensed cohabitation and would be directly affected if their relationships were to dissolve.

Once children enter the picture, there is uniformity among the respondents. All of those who contemplated the presence of children in voicing favor or opposition to similar treatment agreed that cohabiting couples must be treated as if they were legally married if children are present. While we discuss the role of children in impacting on licensed cohabitation more fully in the next section, note here that among couples who are struggling to be innovative in fashioning their intimate dyadic relationships, children encourage a return to the precedence of legal marriage, at least with regard to property division, child custody and support disputes upon relationship dissolution.

Very few couples have arrangements concerning property division and "spousal" or child support should their relationships dissolve, and only two couples have written agreements. Similar to legally married couples, the licensed cohabitors in this sample appear to hold a belief in invulnerability, assuming that their relationships will not dissolve. Furthermore, those who obtained Domestic Partnership certificates primarily for non-economic reasons are more likely to have had some kind of discussion concerning property issues in the event of termination of their unions (although these discussions were extremely vague, and no solid agreement was reached). While four of the eight respondents who obtained certificates for non-

economic reasons have had some discussion, only three of the fifteen economically-motivated couples have done so.

These results lend further support to our assertion that the main benefit of struggling with innovation is that it is more conducive to striking a balance between me-ness and we-ness (Scanzoni, 1995) than is possible in legal marriage. Couples who are choosing to struggle with innovation, and who define their licensed domestic partnerships as a parallel to legal marriage (and not as a stage towards marriage), believe they are better able to attain economic and/or emotional autonomy through licensed partnerships. That is, they are better able to protect their financial interests, and they are better able to retain a sense of individuality than is possible in legal marriage.

Despite this benefit, our society does not understand the meaning of licensed domestic partnerships. As one respondent explained, people know what marriage means, and they have a generally shared notion of the roles of husband and wife. As a society, we are not yet at the point where we have an adequate understanding of licensed domestic partnerships (indeed, most people have in all likelihood never heard of Domestic Partnership Ordinances). As a result, these licensed unions are not culturally valued as are legal marriages. These couples are fully aware of the second-class status of their unions, but they are willing to take "niches down" in order to continue to engage in innovation. It appears that the benefit of innovation--a greater balance between me-ness and we-ness (Scanzoni, 1995)--is worth the loss of social status.

Although the larger society does not value licensed domestic partnerships, those close to the couple may value these unions, assuming that the level of commitment present in these unions is similar to that in legal marriage. While on the macro level there is little support, on the micro level,

the decision of couples to be innovative may be highly valued. In the next section, we explore how others outside of the dyad impact on couples' decisions to become licensed domestic partners or legally married couples. Because we have already shown that children influence attitudes concerning the termination of cohabiting unions, we first examine their impact on the decision to be innovative or conforming. Then, we discuss how other family members influence this decision. Finally, we address the impact of friends, members of one's religious community, and co-workers.

Outside Influences

In the previous section, we determined that while some couples are struggling for recognition of informal marriage as an arrangement comparable in worth to legal marriage, most couples define it as an event that leads to legal marriage. Thus, while most couples are conforming to current family formation practices, others are struggling to be innovative in fashioning their intimate dyadic relationships. Regardless of their motivations, however, there is one context in which the respondents agree that licensed cohabitation is less worthy than is legal marriage. This is the case where children are present or anticipated. If there are children, then the parents ought to be legally married.

We have already discovered that these respondents believe that if children are present, cohabitors terminating their unions should be looked upon by courts as if they are legally married. The purpose of doing so is to protect the economic, legal and emotional interests of the children. However, nearly all of the respondents who plan on having children agree that the parents should actually be legally married in order to protect their children's interests, whether the intimate dyads remain intact or dissolve. These couples, whether they are struggling with innovation or conforming to mainstream

values in their own behaviors, agree with the widely-held notion that legal marriage is the best context in which to rear children (Scanzoni, 1995).

This belief in the necessity of legal marriage if children are present was expressed by nearly all of the respondents who plan on having children. Of the twelve couples in the sample who either have children now, plan to have children together, or consider it a possibility, ten state that they will probably or definitely marry prior to their children being born. Indeed, seven of these couples have already married (and two have subsequently had children), while another three plan or intend to marry, leaving two couples in this sample who have children without being legally married.

Rita and Eduardo are one unmarried couple in the sample with a child. Recall that both are in their teens, and Rita became accidentally pregnant. They have not married, because neither is confident about the permanence of their relationship. Indeed, Rita believes that they will dissolve their union before having any more children together.

Because she is not legally married, Rita is concerned about how others view her son, since he has an unmarried mother who is cohabiting with his father. She states that she is "in an odd situation," because in her Hispanic culture, motherhood without marriage is very unusual. She is mostly concerned with how her young son will react when he is old enough to understand that his parents are not married, and there is something "wrong" with having unmarried parents. But these concerns have not motivated her to marry her partner: "why get married? You're just going to be unhappy." So, while she is concerned about her son's feelings, she does not want to marry a man who she will likely divorce, thereby exposing her son to the process of legal divorce.

Harry and JoAnne are the other unmarried couple in this sample with children. In many ways, they are the most atypical couple in the sample. They have been cohabiting for nearly fifteen years, longer than any other couple. They are one of only two couples to have a written agreement (developed with the assistance of an attorney) in the event that their relationship dissolves. They are also one of only two couples to have had a commitment ceremony, and they were the only couple to incorporate a strong religious component. Finally, they are the only couple to specifically choose to have children outside of legal marriage.

Harry is not concerned with how his children are viewed by others because they have informally married parents. Indeed, because he and JoAnne typically refer to each other as husband and wife, many people outside of their families and who are not close friends probably are unaware that they are not legally married. However, Harry is concerned about the legal rights of unmarried fathers to their children. As mentioned earlier, in the state where Harry lives, he has no legal rights to his children as an unmarried father. Instead, JoAnne has exclusive parenting rights. While Harry does not perceive this as a personal problem, in that he trusts JoAnne to not leave him and take the children with her (thereby severing his tie to them), he does think the legal status of unmarried fathers is problematic for others.

Harry and JoAnne's case is clearly atypical. The other respondents subscribe to mainstream views concerning children: simply put, "it's much better if you are married." These respondents provide several justifications for their reasoning. First, several referred to the influence of tradition: "I grew up in a very stable, both-parents-still-married family, as did my husband, and probably for wanting to continue in that tradition [we would have married immediately if I had become accidentally pregnant]." Others

also referred to the influence of other family members, stating that if they had children, marriage "would be really important to our families. That would just make them [children] closer to the family and, I guess to tradition." Others asserted that children "need a father as well as a mother," and these respondents believe that the presence of both parents is more greatly assured in legal marriage. Others concurred, stating, for example, "I'd like to feel I have more of a commitment from her [prior to having children]," which again is more easily achieved for these respondents in legal marriage. For these respondents, legal marriage implies more of a commitment than does informal marriage. If the degree of commitment was the same in both union types, then legal marriage would be unnecessary for parenting. This suggests that the cultural aura of legal marriage remains for these respondents where children are involved. Finally, a few respondents provided legal reasons as to why parents should be married: "if anything were to happen to us, it would be better for them if there were no legal questions about their parents. And in terms of coverage, I would definitely think of health care, and birth certificates, in that sense as well." In other words, in terms of the legal rights of the children, "it's just safer to be married."

A few respondents (none of whom plan on having children with their partners), however, stated that marriage is unimportant in terms of having children: "we're in a committed relationship, and I have full trust in that. . . . [The legal bond] doesn't really matter to me." Of the four respondents who expressed this sentiment, however, all are now legally married. Thus, having children with their current partners outside of legal marriage is not an issue for them.

Of the eleven respondents who do not plan on having children with their partners, five have never had children, and four have children from

prior relationships who do not live with them (they are either grown or are living with another parent). The remaining two respondents both have a child living with them who are the result of the women's previous unions. First, Greg and Karen have no plans to marry, and do not see any valid reason why they should do so. They also do not plan on having any children together. Second is the case of Marlene and Jim. Six months after they legally married, Marlene gave birth to a child biologically produced by both partners. Neither of these couples married in response to living with a <u>partner's</u> child. However, Marlene and Jim married after it was discovered that Marlene was pregnant. Although Marlene insists that they planned their baby prior to becoming married (so it was not a marriage solely in response to the pregnancy), it is interesting that they wanted to marry before their child was born, while marriage was not necessary when only Marlene's child from a previous marriage was present.

Although only two couples are living with children from a partner's prior relationship, making conclusions tentative, it is interesting that legal marriage is generally viewed by this sample as important if the couple plans to have children together, but it is not important if children from previous unions are present. It appears that marriage is important only if <u>both</u> parents are biologically related to their children. Marriage is unimportant if a child is the result of a prior relationship. If couples are planning on having children together, they feel compelled to aspire to a traditional nuclear family structure. However, if one partner brings with her children from a prior relationship, that family has already "failed" with regard to being a model of the traditional nuclear family, and attempts to become the standard are unimportant (if not impossible).

These data reveal not only what is the true purpose of marriage (to rear children) as these respondents define it, but they also provide tentative indications of the differing values of children and of parents. A child who has experienced the divorce of her biological parents, and who then lives with one biological parent and her partner, is not only less "deserving" of having married parents than is a child who is living with both biological parents (as marriage is not an imperative), but the partner of the biological parent is less deserving of the label "parent." Even though the partner lives with this child on a daily basis, and may contribute to the child's emotional and financial well-being more so than does her non-custodial biological parent, the partner is still not defined as this child's father. Although he may act more like her father, he is not her "real" father. If he is not the child's "real" father, then it is of little importance if he marries her mother. So, children of divorced biological parents are less "deserving" of living in a marital context (one that includes one parent and his/her partner), while partners who are not biologically related to a child are less deserving of the label "parent." Apparently, cohabitation is "good enough" for families in this situation, while legal marriage is mandated for partners who are both biologically related to their children.

For the respondents in this sample, informal marriage is an acceptable arrangement if no children are present, or if any present children are the result of a prior union. Although they may anticipate marriage, these couples clearly do not view marriage as necessary in order to cohabit, as long as they do not produce children. However, this sentiment was not widely shared by other family members, friends, members of these couples' religious communities, or co-workers. We discuss their reactions below.

When these respondents informed their parents and other relatives of their decisions to cohabit (with no mention of their Domestic Partnership certificates), only Rita's parents were pleased. Although they were not pleased that Rita became accidentally pregnant, they are pleased that Eduardo is "taking responsibility" by cohabiting with Rita: "my parents were happy because he came over and he is going to support me." Rita's parents also "understand if I don't want to get married [to Eduardo]," as they do not want their daughter to be unhappy. They are clearly supportive of her decisions.

Eleven other respondents experienced essentially no reaction from their parents or other relatives concerning their decisions to cohabit. While not supportive, they were also not negative about the situation (though Randi reports that while her relatives have no problems with the cohabitation, they do think it is "weird"). In general, the relatives of these eleven respondents do not care. Although we may positively interpret this lack of reaction, in that these relatives are not opposed to the couple living together without marriage, it also has a negative interpretation, in that these relatives clearly do not assign much significance to the couple's decision to cohabit, or to their relationship. If these couples had legally married, there would in all likelihood have been much more of a positive reaction, with some sort of celebration and the giving of gifts. Also, anniversaries would be acknowledged, which is not the case for any of these couples. This lack of a reaction is indicative of the mainstream American notion that cohabitation is merely a step in the process leading to marriage, rather than the ultimate goal of coupling (Scanzoni, 1995).

Some respondents experienced mixed reactions within their own families. That is, while some relatives are indifferent, others mildly disapprove. For example, Rebecca (who cohabits with Nathan) and Marlene

(who has subsequently married Jim) report that while their parents are indifferent to the couple's decision to cohabit, their partner's parents are mildly opposed, although they have not rejected their child's choice of a partner. For example, Rebecca explains that although Nathan's parents put them together in the same bedroom whenever they visit, "we sort of had a feeling that his parents were doing it, but they weren't really happy with it." Both Marlene's and Jim's mothers are "okay" about the situation, but Jim's father "has more of a traditional way of thinking. He didn't really think that was a good idea."

Other respondents also believe that while they are personally accepted by their partner's relatives, they do not approve of the cohabiting arrangement. For example, while Frank was accepted by Sheila's parents immediately, "they obviously would have preferred that we got married, and were quite happy when we did." Frank's and Sheila's children from previous unions, however, were supportive of the situation, with Frank's son enjoying having siblings for the first time.

Also, Pam (who cohabits with Mark) and Andrew (who cohabits with Renee) report that while some relatives are indifferent, others are experiencing difficulty getting accustomed to the idea of their son or daughter living intimately with someone outside of legal marriage. For example, Pam's father "would much rather that we just got married. That would make him feel a lot better." Similarly, Andrew's parents are "slightly uneasy with it." For the most part, these relatives continue to not fully accept the cohabiting arrangements. Andrew explains that this difficulty is a function of generational differences: those in older generations have not adjusted to the changing ways of fashioning intimate dyadic relationships.

Jill (who cohabits with Doug) also experienced mixed reactions from her relatives. While Doug's family is happy about the situation, her own mother is wary, strongly preferring marriage. Jill explains: "the last person I had lived with wasn't a very good situation, so I think she was more concerned with me getting hurt." Jill's other relatives are indifferent to her decision to cohabit.

Finally, some of the relatives of five other respondents are very opposed to the cohabiting arrangements. While some are indifferent or accepting of the cohabiting arrangement, others are very negative. For example, for three couples, relatives reject the choice of partner. In the case of Jean and David, some of Jean's relatives are concerned that the differences between the partners will make their relationship "unworkable" (recall that David has been previously married and is fifteen years Jill's senior). Also, Joe reports that Sarah's parents do not like him, but they are "cold, distant people in general" who probably would not like anyone. Marie, the strongest advocate of the Domestic Partnership Ordinances, reports that Christopher's mother refers to her as "the devil incarnate," saying that Marie is using Christopher for financial purposes. Marie has absolutely no relationship with either of Christopher's parents, and Christopher does not speak to his mother for a variety of reasons. Christopher's father, however, is rather indifferent to his son's decision to cohabit: "he just sort of takes the attitude of, 'well, if you're happy, then that's fine."

For the remaining two respondents, their relatives do not object specifically to the choice of partner, but rather to the idea of their son or daughter living intimately with someone outside of legal marriage. While other couples also have relatives who have reacted similarly, the relatives of these two couples are clearly the most strongly opposed. Harry and JoAnne (who have cohabited for nearly fifteen years and have two children) were not

permitted to mention their cohabiting arrangement before the children of JoAnne's father and his wife (after their religious commitment ceremony, their living arrangement was accepted). Also, Teresa experiences difficulty with Donald's mother:

> she's very Christian, and she gets more Christian every year. And she herself is a widow. . . . She just has no understanding of the fact that our relationship can even be imagined to be as solid as a married relationship to be, and that somehow, we're just sort of dilly-dallying . . . and we're certainly not respectful of the institution of marriage, or God's role in it.

Teresa's parents, on the other hand, are very accepting of their daughter's choice to cohabit, as both of them have done so following their divorce.

Perhaps in response to these negative reactions concerning living together intimately without the sanction of legal marriage, these two couples engaged in ceremonies to honor their commitments to their partners. No other couples in the sample engaged in any kind of public ceremony outside of legal marriage. Although we discussed their ceremonies in greater detail earlier in this chapter, note here that those couples who faced the greatest opposition for their choice to cohabit, but whose families were generally accepting of their choice of partners, felt the need to validate their relationships in public ceremonies that included other family members. Clearly, these couples were experiencing significant pressure to legally marry, and responded to these pressures by imitating the symbolism of legal marriage without actually engaging in it. While other couples report pressure to marry, it is not to the extremes that these two couples have experienced. Also, it is doubtful that a commitment ceremony would have alleviated the concerns of family members who believe that the partners are not suited for each other, regardless of their decisions to cohabit. It appears, then, that couples who do not wish to legally marry and who are subjected to tremendous pressure to do so attempt to placate the concerns of other family members

through commitment ceremonies. Couples who receive moderate pressure to marry, or whose families disapprove of their choices of partners, either ignore these concerns or respond by legally marrying.

Obtaining a Domestic Partnership certificate had little impact on how other relatives reacted to these cohabiting arrangements. Indeed, half of these couples (n=eleven) have not even bothered to inform their relatives that they have a certificate, predicting that it will have little meaning to them. The relatives of seven other respondents are indifferent to these certificates. That is, they see no difference in cohabiting with the certificate or without it. The relatives of four other respondents are opposed to the certificates, as an extension of their opposition to cohabitation. For example, these parents do not "really understand the whole partnership thing. To them, it's kind of black or white." That is, a couple is either legally married, or they are not. A Domestic Partnership certificate has no significance. Also, while Marie's parents are accepting of the certificate, her mother warned her to put all major financial decisions (such as buying a house) in writing, implying that she does not perceive her daughter's relationship to be entirely solid. Finally, Greg and Karen are mocked by their relatives. They denigrate the notion of Domestic Partnership Ordinances, and find amusement in couples who would obtain a certificate.

Indeed, only Andrea and Peter, who obtained their certificate to make a profit by selling football tickets, have the support of some of their relatives. For example, Peter's mother accompanied them when they applied for their certificate, and gave them a small gift to commemorate the occasion.

These reactions strongly suggest that for those outside of the union, cohabitation in general and Domestic Partnership certificates in particular are rather meaningless indicators of the degree of commitment in a union.

Indeed, if anything, the certificates may suggest a lack of commitment to the relationship, in that if the couple wants a piece of paper acknowledging their relationship, they would legally marry if they are truly committed to each other. Thus, many of these couples choose to not inform their relatives of the certificate. Of those who do, most experience indifference or negative reactions to their decisions, with one couple becoming the object of amusement.

The friends of these couples are only somewhat more positive in their reactions to a couple's decision to cohabit (again, before any mention of the Domestic Partnership certificates). Only four respondents have friends who are actually pleased with the cohabiting situation. For example, Frank's friends are "real great . . . most of our friends were like, 'if any two people had been through it [troubled relationships] and deserve it [happiness], you two do,' so they were real happy for us." Kevin's friends are "happy that we were becoming more serious." In general, the friends of these respondents are pleased that the partners found each other, and are committed to each other and their relationship.

Four other respondents, however, have friends who have expressed some concern. For example, because Teresa had been sexually abused as a child, her friends were initially wary of her decision to cohabit, and wanted to protect her from harm:

> they were surprised, because up until I got involved with Donald, I was very outspokenly asexual and anti-relationships for myself. [I was] trying to really focus on what I wanted, and . . . [not] fall prey to the 'following my boyfriend around' sort of thing, and trying to be really clear and focused on what I thought at the time was a good feminist agenda. Men just played no part at all. . . . [So] they wanted to know who he was. Once they met him, they all liked him.

Marie's friends have also reacted negatively to her decision to cohabit with Christopher:

they didn't understand it. When Christopher and I moved in together, we were like the first couple to move in together, and we were also--I guess out of all of them, we were the first to get so-called married.

Her friends initially reacted negatively out of a growing recognition that they were all maturing, and issues concerning cohabitation, marriage and children were becoming more salient. They were struggling with wanting to mature and develop presumably permanent relationships, but also wanting to remain independent, feminist women. Many of Marie's friends have since legally married, and the rest aspire to it. However, Marie and her friends now debate "the nature of marriage," including reasons to marry and not to marry. Clearly, Marie is emotionally moving away from her college friends as a result of their differences regarding the meaning of marriage. This process began when she and Christopher started living together.

The friends of Harry (who cohabits with JoAnne) and Greg (who cohabits with Karen) were initially opposed to their decisions to cohabit, because they did not believe that the partners were well-suited for each other: "there were some people who thought we were an odd couple." The friends of these two couples were concerned with their choices of partners, rather than with the idea of unmarried cohabitation.

Indeed, none of these friends was opposed to cohabitation per se--living intimately with someone without the legal bond of matrimony. Teresa's and Marie's friends would have been similarly opposed to legal marriage (if not more so, as it is typically assumed to be more permanent). These friends were concerned with protecting Teresa and Marie from emotional harm, as well as from the loss of their independence. The sexual ethics of cohabitation were not even considered. Thus, while parents and other (typically older) family members were concerned with intimacy outside of legal marriage, these

friends were concerned with the well-being of the partners in these couples, regardless of their legal and residential status.

In the remainder of the cases, the friends were generally indifferent to couples' decisions to cohabit. Similar to the indifferent relatives, these friends simply do not care. Again, while we may interpret this indifference positively, in that they do not appear to have a problem with the idea of cohabitation, this indifference again indicates that cohabitation is not an indication of how committed the partners are to one another and to their relationship. It appears that cohabitation is just a thing to do, without much fanfare.

The lack of enthusiasm for these couples in their decisions to cohabit is further supported by half of the respondents (n=twelve) not informing their friends of their Domestic Partnership certificates. The friends of four couples who have discussed their certificates are indifferent: having a certificate makes "no difference" in how these unions are viewed by these friends. The friends of another three couples are opposed to the certificates. For example, the friends of Greg and Karen, and of Carmen and Tony, find Domestic Partnership certificates to be a source of humor. They make sarcastic remarks to these couples about their certificates, followed with asking why these couples have not legally married. By belittling the importance of the certificates to these couples, these friends are undermining the commitment the partners have for one another and for their relationship. Furthermore, Marie's friends think it is "weird" that she and Christopher would obtain a certificate rather than marry, although as stated above, her friends would also not have approved of legal marriage at that time. Since many of Marie's friends have legally married, their perceptions of Domestic Partnership certificates have become even more negative. They do not understand why a

couple seeking public acknowledgment of their relationship would not legally marry. Furthermore, they have been hesitant to invite Marie and Christopher to their wedding ceremonies, adopting an attitude that since this couple is not married and has rejected marriage, they should not be included.

While most couples receive either no support or criticism for obtaining their certificates, Frank (who cohabits with Sheila) and Harry (who cohabits with JoAnne) both have strong support from their homosexual friends: "a lot of our gay and lesbian friends were really happy to have a heterosexual couple doing the same thing they were doing." Their positive reaction goes beyond commonality in experience: "they were I think more appreciative with the support . . . that we would consider it a valid document and a valid thing to do, even though we were heterosexual." For both of these couples, the illegality of homosexual marriage was a motivating factor in obtaining the certificates. Their homosexual friends have responded by voicing their support for these couples' actions.

Finally, Teresa's friends have mixed feelings about her decision to obtain a Domestic Partnership certificate, resulting from their confusion about its meaning:

> there were a lot of questions. A lot of people really didn't know much about it, and wanted to know what was going on, and why we decided to do that. There was lots of explaining. . . . They all have treated us . . . as though we are an entity, and the fact that we are--what's the word? We're definitely a solid institution as a relationship, rather than just Teresa and Donald who live together. But at the same time, I think a lot of people really aren't quite sure what to call us when they introduce us, or how to think of us.

Teresa continues, stating that her friends have "definitely advocated" legal marriage, while being "respectful of my reasons not to [marry]." It appears that while her friends would prefer that she marry, they are somewhat cautious about overstepping their boundaries in telling her what she should do.

As marriage is typically associated with a religious ceremony, and church members often consider themselves as being part of a spiritual community, we explored how religious officiants and other members of religious institutions reacted upon learning of a couple's decisions to cohabit and to obtain a Domestic Partnership certificate. Only six respondents or their partners attend religious services with any regularity. Two of them have not informed the other church members of their cohabiting arrangement, although one did inform a Catholic priest at another church of her arrangement once she and her partner decided to legally marry. She reports that he was "really nice about it. He seemed really liberal about a lot of things." Of the other four respondents who have informed members of their congregation and/or religious officiants of their cohabiting arrangement, two have not experienced any reaction: "they didn't say anything." Whether others in these religious communities are either strongly opposed or supportive of the cohabiting arrangement, or simply do not care, is unknown. Finally, the other two couples receive support for their decision from both church members and their officiants. Teresa and Donald are associated with a church whose members are "old 1960s advocates," and who are more accepting of non-traditional lifestyles. Indeed, "they have been incredibly supportive. . . . All of them have great, amazing, incredibly complicated stories about life . . . and they're very respectful of people's emotional and spiritual decisions." Also, Daniel and Debbie informed their priest of their cohabiting arrangement prior to legally marrying. They received support from their priest, with Daniel explaining that his priest and other church members are up-to-date with the realities of today. Indeed, the priest remarked that their decision to cohabit was "a sign of the times."

Of these five couples who have discussed their cohabiting arrangement with someone in their religious communities, only Teresa and Donald have discussed their Domestic Partnership certificate with their priest and church members. Again, they have been "very supportive," although the priest "sort of hints that he would love to actually marry us." Part of the strong support from this priest is undoubtedly a function of the very strong fondness he has towards Donald. Indeed, he was hopeful that Donald would become a priest himself, which is allowable despite his cohabiting outside of legal marriage. However, because Donald has obtained a vasectomy, which is not allowed for priesthood in this denomination, he will never actually become a priest (which has resulted in some disappointment for his priest).

Note that four of the six couples who seek support from religious institutions for their cohabiting arrangements actually receive it, while no comment has as yet been made to the other two couples. Indeed, these churches provide more support than do family members or friends. This is intriguing, since many people refer to religious arguments in advocating legal marriage and condemning cohabitation.

Finally, we explored with these respondents the degree of support they receive from their co-workers concerning their decisions to cohabit and to obtain Domestic Partnership certificates. All but four have informed their co-workers of their cohabiting arrangements (a fifth is self-employed, and has no co-workers). The co-workers of twelve of these respondents are indifferent to the couples' decisions to cohabit: "there's no real reaction." While they do not appear to have any specific problem with the cohabiting arrangement, they also do not appear to be especially positive about it, either. In general, "I don't think they cared."

The co-workers of four other couples have mixed reactions. While some co-workers do not appear to be concerned with the cohabiting arrangement, others are more negative. For example, some of the secretaries where Carli is employed "are older and are from small towns," which has resulted in rather "narrow viewpoints" about the importance of marriage in intimate relationships. They tend to "look askance" as her cohabiting arrangement.

Similarly, some of Marie's co-workers "who are married and have a strong sense of themselves as married have a more difficult time understanding Domestic Partnerships than do people who are, like, more sort of aware." For Marie, others' personal experiences with marriage interfere with their understanding of both the meaning of and motivations for licensed domestic partnerships.

In addition, Susan's co-workers, who do not seem to have a specific problem with her cohabiting arrangement, frequently ask "when I am going to get married." Indeed, she feels she has "probably gotten more pressure from work than anyplace else." Note that her co-workers ask <u>when</u>, not <u>if</u>, she'll marry, reflecting the strong pro-marital bias in the United States. Again, cohabitation is conceptualized as being merely a short-term event, rather than as the successful completion of union formation.

Finally, Teresa points to the confusion her co-workers express about her arrangement: "everyone I think is confused. They're not quite sure what it is. And they're not quite sure that it isn't some kind of youthful fancy, or some silly, bourgeois kind of strange thing."

Only two respondents of the eighteen who have informed their co-workers of their cohabiting arrangement have enjoyed their support. The people with whom Kevin (who cohabits with Kim) works perceive his relationship to be "something like a marriage already. I think they know that

we're very serious . . . they don't make any judgments." Kevin does not object to being viewed as if he is married, as he intends to legally marry Kim eventually. Randi also has the support of her co-workers. They are "very supportive . . . when we were having problems adjusting, they . . . told us that it's hard to get used to living with somebody, and this is just part of the deal." Randi's co-workers are people with whom she can talk about her choices.

Although these two couples enjoy support for their cohabiting arrangements from their co-workers, neither has told them about their Domestic Partnership certificates. An additional fourteen respondents in this sample have also not informed their co-workers of their certificates (including those who have not discussed their cohabiting arrangements with their co-workers). Three other couples who have discussed their certificates with their co-workers have not received any reaction: "they don't worry about this."

Two couples report that their co-workers are curious: "I would say that they think that's kind of an odd thing to do, but it's curiosity more than anything else." Also, Teresa reports that her co-workers have reacted to her Domestic Partnership certificate in the same way as they did upon learning of her decision to cohabit: "a lot of people say, 'why don't you just go ahead and get married,' but generally, when I give them my reasons, they say okay. They may not necessarily agree with them for themselves, but they definitely respect them."

Finally, some respondents do enjoy support from their co-workers for their decisions to obtain Domestic Partnership certificates. For example, Frank works with his friends, and they were happy for him when he and Sheila obtained their certificate. Indeed, his friends were not altogether surprised by their decision, stating that if any heterosexual couple would get a

certificate, "they'd be the ones to do that." Jill also enjoys support from some of her friends, depending on their sexual orientation: "a lot of my friends who are gay thought it was, you know, to them it was more like a marriage thing. But my other friends, I guess more of my friends that are heterosexual, didn't really care."

Summary

In this section, we first discussed the powerful influence of children in dictating whether a couple will marry or continue to cohabit. Clearly, the society-wide bias that marriage is the best setting in which to rear children is alive and well, even among this sample of licensed cohabitors. However, children vary in their value, as it is imperative that those who are the biological product of both partners benefit from having legally married parents, while marriage is considered to be rather unimportant for children who are the biological product of a previous union. Indeed, these respondents appear to be saying that a partner who is not biologically related to the children with whom he lives on a daily basis is not "really" their father. In that case, it is unimportant whether or not he marries the children's mother. Thus, children influence the legal status of these cohabiting couples as a function of their biological relationships to the partners.

Furthermore, few of these licensed partners are receiving support from anyone for their decision to cohabit. Combined with the results discussed above concerning the awareness among licensed domestic partners of the social devaluation of their relationships, in that they are less valued than are legal marriages, it is not surprising that so few couples are seeking external validation of their relationships. However, it is intriguing that they are receiving more support from their religious communities (among those who claim an affiliation) than from anywhere else, although religion is often

invoked as a reason to legally marry rather than cohabit. This may be due in part to the extent of criticism many religious organizations have received concerning their failure to respond to the changing nature of daily life, instead attempting to impose rules of behavior to which few people conform or aspire. Some religious organizations may be responding to this criticism by being more accepting of the diversity in their members' lives. If more of these couples became involved with religious communities, they too may receive the support for their partnerships that is, for the most part, not forthcoming from the other people in their lives.

Finally, few respondents have discussed their Domestic Partnership certificates with family members, friends, members of their religious communities, or co-workers. The results among those who did indicate that licensing a cohabiting union has little effect on how a couple is perceived. Regardless of whether others were supportive of the decision to cohabit, or reacted negatively to it, they were generally indifferent to the decision to obtain a certificate. Recall that according to these respondents, most people are confused about the meaning of Domestic Partnership Ordinances, and are not sure what to think of couples who obtain them. For the most part, these couples do not receive any reaction (support or rejection) from others concerning their certificates. When a couple does experience a reaction, it coincides with the reaction they experienced when others learned of their decision to cohabit. That is, if family, friends, and co-workers support the decision to cohabit, they also support the decision to obtain a certificate. Similarly, if they do not support the decision to cohabit, they also reject the decision to obtain a certificate. Generally, however, because the meaning of these certificates is, for the most part, unknown to those who do not have them, they are not perceived by others to be an indication of the degree of

commitment present in a relationship. Therefore, most people are indifferent when learning that a couple has a certificate.

These results suggest that the benefits of innovation must be rather strong, since most family members, friends and co-workers oppose the cohabiting arrangement and the Domestic Partnership certificate, or feel indifferently about them. Clearly, the significance of the decisions to cohabit and to obtain a certificate is lost on those outside of the dyad.

Many of those outside of the dyad are pressuring these couples to legally marry. And, many of these couples have responded by doing so. However, other couples--those who are truly struggling to be innovative--reinforce the power of their decisions by continuing in their informal marriages. These couples are unwilling to give up the benefit(s) they attain through innovation, despite pressure from others to legally marry.

Conclusions

The results of the qualitative component suggest that there are indeed benefits to innovation that the quantitative data do not explore. The qualitative data suggest that the most important benefit is the ability to strike a more equitable balance between me-ness and we-ness (Scanzoni, 1995). For those licensed couples who either plan to marry or have already done so, the Domestic Partnership certificate simply makes cohabitation easier. While they are likely concerned with the issue of bonding as a couple while retaining a sense of individuality, they do not appear to define informal marriage as the best way to attain a balance. Indeed, since they aspire to legal marriage, these couples appear to define that arrangement as the best in terms of resolving me-ness versus we-ness. This does not necessarily mean that a balance between me-ness and we-ness is achieved in legal marriage more often than in informal marriage. Indeed, at least in traditional marriage, women in

particular sacrifice me-ness to emphasize we-ness (Bernard, 1972; Scanzoni, 1995). It does indicate that cohabitors who are innovative as demonstrated by acquiring Domestic Partnership certificates, but who legally marry, are less innovative than are couples who define informal marriage as their final status.

Furthermore, couples who plan to legally marry or have already done so perceive fewer differences between licensed cohabitation and legal marriage than do couples who reject marriage. Those licensed cohabitors who prefer informal marriage refer to the financial independence and emotional autonomy it permits. These licensed cohabitors believe that they not only have fewer financial entanglements with their partners, but that there is also a greater sense of individuality for them. Also, those who reject marriage are exercising more control in their relationships, because by not conforming to tradition, they are redefining the partners' roles. That is, they are challenging men's traditional role of sole breadwinner and women's traditional role of helpmate, with women's interests subordinate to those of their husbands. Informal marriage and a corresponding rejection of legal marriage frees couples from the social constraints of intimacy by rejecting the roles of partners in intimate unions that are assigned on the basis of gender. As a result, informally married women believe they are achieving more autonomy by claiming their right to expressing their individuality. By achieving some autonomy, these women in turn are able to exercise more power in their unions: they are in a better position to obtain what they want, and they make fewer accommodations. As a result, these women benefit from innovation.

Because the qualitative component did not include a sample of legally married women, we cannot determine to what extent the informally married

women are actually achieving a balance between autonomy and bonding that their married counterparts are not achieving. So, we are unable to determine the actual extent to which informally married women are benefiting from innovation, compared to non-innovating women. However, these informally married women believe that they are better off by being innovative than they would be if they and their partners conformed to tradition by legally marrying, which suggests that informally married women obtain some important benefits by struggling with innovation.

Men also benefit from innovation. Although they are giving up some of the control in their unions, they are also relieving themselves of some responsibilities; most notably, being the sole breadwinner. Innovative men may find that they are able to pursue other interests, since they may be less concerned with shouldering the financial support of their families (as their partners are likely employed).

In conclusion, these data suggest that informally married couples who reject legal marriage benefit from innovation by perceiving a balance between me-ness and we-ness (Scanzoni, 1995). This perceived balance between autonomy and bonding as a couple gives women more power in their intimate unions, and frees men from some of their financial responsibilities. This benefit makes the struggle to innovative worthwhile, even though these couples are typically confronted with pressure from others to conform to tradition.

Of course, whether a balance between autonomy and bonding as a couple is actually achieved is another issue that is beyond the scope of this study. However, the perception is more relevant than the fact. If couples perceive that they are experiencing this benefit (and the qualitative data indicate that they do, whether or not they are actually experiencing it), they

in turn believe that their innovative arrangement is better than conforming to tradition (i.e., legal marriage), because they believe they are closer to achieving the ideal of egalitarianism.

In the final chapter of this manuscript, we synthesize the results from the quantitative and qualitative components. We conclude with suggestions for future research.

PART IV: SYNTHESIS AND IMPLICATIONS

As we stated in the introduction of this manuscript, the overall objective in this study is to examine the degree to which couples who engage in heterosexual cohabitation are being innovative in their attempt to fashion intimate dyadic relationships. In undertaking this objective, we analyzed two complementary data sets. First, we compared long-term cohabitors (those cohabiting with the same partner for a minimum of four years), short-term cohabitors (those cohabiting with the same partner for less than four years), and legally married respondents (married to the same spouse for a minimum of four years) on various aspects of their relationships. More specifically, we compared the innovators (i.e., the long-term cohabitors) to the non-innovators (i.e., the short-term or "standard" cohabitors and the legally married respondents) on their perceptions of equity, frequency of conflict, relationship satisfaction, and their perceptions of their outcomes if their relationships were to end. Second, we explored with cohabiting couples who have obtained Domestic Partnership certificates why they chose to informally rather than legally marry, and the extent to which their decision to be innovative was supported by other family members, friends, members of their religious communities, and co-workers.

The results of the quantitative component indicate that informally married couples are not being innovative in a way that consistently impacts on their relationship dynamics. That is, the informally married for the most part do not consistently significantly differ in their relationship dynamics

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from the legally married or from standard cohabitors. More specifically, the informally married do not significantly differ from the legally married or from standard cohabitors in their perceptions of equity or in their frequency of conflict (except in certain circumstances: the informally married benefit from their status if the respondent has been legally married, and if the couple is childfree; they actually suffer from their status if the respondent has not been married (compared to respondents in a first marriage) and if children are present). However, the informally married are less satisfied in their unions than are respondents in the other two union types. Also, while the informally married are less anxious than are the legally married about their individual outcomes if their relationships were to end, they do not significantly differ from standard cohabitors. So, while in some instance the informally married are similar in their relationship dynamics to the legally married and standard cohabitors (supporting Gravenhorst's (1988) notion of erotic friendships), in other instances, more common ways of fashioning intimate dyadic relationships (particularly legal marriage) appear to be the best structure for maintaining intimacy.

At this point, it appears that legal marriage may be a slightly better way of living in an intimate relationship. However, recall Jessie Bernard's (1972) argument that marriage is beneficial to men, but costly for women. In this study, we also explored whether informal marriage is particularly beneficial to women. That is, women whose choose to be innovative by engaging in informal marriage may be attempting to reduce their costs of intimacy, and increase their benefits, relative to men.

When we examine whether informal marriage is particularly beneficial to women, we find that women in the various union types consistently do not differ in their relationship dynamics. For example, informally married

women are just as satisfied in their relationships as are legally married and standard cohabiting women, and these women are just as concerned about their outcomes if their relationships were to end as are informally married women. Furthermore, when not differentiating by union type, women consistently report less equity in their unions, they are less satisfied, and they are more anxious about their potential outcomes upon union dissolution than are men. Clearly, there is some aspect of intimate heterosexual relationships that results in women's disadvantaged status.

According to the quantitative indicators, informal marriage is not beneficial to women or men in particular. However, legal marriage is not beneficial, either. More specifically, while legal marriage may have a few minor benefits, in that on average legally married respondents are more satisfied in their unions than are informally married respondents, women and men in particular do not experience this benefit of marriage, as indicated by the statistically nonsignificant interaction of union type by relationship satisfaction (see Chapter Six). Furthermore, legal marriage is not associated with higher perceptions of equity or less conflict. And, whether the greater anxiety among legally married respondents if their relationships were to end is a benefit is dubious. That is, those who are extremely concerned about their individual outcomes if their relationships were to end may be essentially trapped in their unions, believing that they have no alternatives (e.g., some women may not be able to financially survive without their husbands; the inadequacy of spousal and child support following divorce is well-known; Weitzman, 1985). While some respondents may be extremely anxious about their outcomes if their relationships dissolve simply because they are very satisfied with them, recall that the dependent variable includes measures concerning standard of living, job opportunities, and economic security. The

correlation coefficient between the relationship satisfaction index and the perceptions of outcomes index is .31 (data not shown), indicating that factors other than relationship satisfaction impact on anxieties concerning outcomes. The greater anxiety among the legally married respondents suggests that the informally married and standard cohabitors are able to exercise more control over the direction of their unions. According to George Levinger (1965), partners with more attractive alternatives to their current unions (including being single) are able to exercise more power in their unions. Less anxiety among the informally married suggests that they experience more control and more autonomy in their unions. Again, however, informally married women in particular do not appear to be able to translate greater control and autonomy in their unions into less anxiety if they dissolve, since they do not (statistically) significantly differ on this measure from women in the other union types (informally married men also do not significantly differ from men in the other union types on this measure).

Gender impacts on all of these aspects of relationships. Where union type is not significant in predicting perceptions of equity and frequency of conflict, gender is a significant factor. And, where union type is a statistically significant factor (i.e., in predicting relationship satisfaction and perceptions of outcomes), gender typically has a strong effect independent of union type.

Throughout our quantitative analyses, then, women's shared disadvantaged status reduces their benefits of intimacy, regardless of union type. And, while the legally married respondents (men and women) are more satisfied in their unions than are the informally married, their greater anxiety concerning their individual outcomes if their relationships were to end suggest that they are sacrificing autonomy and the potential for self-

sufficiency (i.e., me-ness) for their satisfaction as a couple (i.e., we-ness) (Scanzoni, 1995).

According to these quantitative results, the informally married are not definitively benefiting from their lack of a legal tie, while the legally married are not definitively benefiting from having a legal tie. However, despite a few minor benefits that may accrue to legal marriage, it is clearly socially "easier" to conform to tradition. That is, there is no struggle in conformity: couples typically do not feel compelled to justify why they are legally married, whereas couples who engage in informal marriage are often called upon to justify their actions (Scanzoni, 1995). Since informally married couples do not benefit from not having a legal tie according to these data, then why are they choosing to not conform to tradition? If these couples experienced more egalitarian unions, or were more satisfied with their unions compared to couples in other relationship types, then we could rather easily determine why they choose to not conform: they do so because there are more benefits to informal marriage than to any other arrangement. Because the quantitative results indicate that there are few benefits to informal marriage, there must be some benefit not measured in the NSFH that encourages some couples to engage in this struggle.

To determine what this benefit may be, we explored with informally married couples who have obtained Domestic Partnership certificates their motivations to be informally rather than legally married. In light of the cultural aura of legal marriage as the best way of fashioning intimate dyadic relationships, we also explored with these couples the micro-level support they receive from others for their choice.

We discovered that most licensed cohabitors are actually not struggling with innovation, since most of them plan to marry. For these couples, licensed

cohabitation is not a parallel form of legal marriage, but is instead a behavior that prepares couples for legal marriage. That is, these couples are generally conforming to current standards of coupling: that is, cohabitation as a prelude to legal marriage. Whether this cohabitation is licensed or otherwise is irrelevant, since the struggle to be innovative is largely absent.

While most couples in our sample are not struggling to be innovative, others have clearly rejected legal marriage, and are fashioning their intimate relationships in an innovative way. These couples who are truly struggling with innovation assert that striking a balance between maintaining the individual identities of the partners (me-ness) and bonding as a couple (we-ness) (Scanzoni, 1995) is the greatest benefit of innovation. That is, the partners are able, to some extent, to pursue their individual interests while also being part of a couple. They are not sacrificing their autonomy in order to be emotionally connected to someone. These couples believe that they are able to enjoy some of the benefits of being single (namely, autonomy) while also enjoying some of the benefits of being part of a couple (namely, a sense of belonging). Thus, licensed informal marriage for these couples is a parallel form of legal marriage, because it includes some of the aspects of legal marriage (e.g., an expectation of permanence) while improving other aspects (namely, allowing the partners to maintain a sense of themselves as unique individuals).

Recall from the qualitative results that respondents asserted that legal marriage is a well-defined institution. Our society has generally agreed on what marriage means, and on what the roles of husband and wife should entail. While these roles are not as strictly defined today as they were in the past, no such rigid definitions are attached to informal marriage. Therefore, informally married partners are granted the flexibility to determine for

themselves the meaning of their unions, and the rights and obligations of each partner. Herein lies the greatest benefit of innovation. This flexibility does not exist to the same extent in legal marriage, due in part to the powerful influence of history. Our society is unsure what to think of informal marriage--it certainly is not equated with legal marriage. This ambiguity results in flexibility--there is no well-known historical pattern to which we can subscribe in informal marriage, so the couples make of it what they will. Legal marriage, however, exists as a well-defined institution whose traditional gender roles are supported by Judeo-Christian beliefs. The American legal system supports these rigidly-defined gender roles through the traditional marriage contract outlined in family law (Weitzman, 1981).

However, as is the case with most benefits, there are associated costs. First, these innovative couples are navigating through untested waters. That is, they are redefining the meaning of dyadic love (Scanzoni, 1997). What legally married couples lose in flexibility and control, they gain in the comfort of tradition. This is not to say that legally married couples are not struggling in redefining gender roles. Indeed, some of these couples are being innovative within the context of legal marriage, by maintaining a dual-career union, reversing gender roles, or remaining childfree. However, the tradition behind legal marriage continues its powerful influence over what is appropriate behavior for men and women (e.g., see Hochschild with Machung, 1989, for a discussion of this issue as it relates to the division of household labor). So, even if some legally married couples are also innovators (and we suspect that many of them are), the larger social context in which they find themselves will impose its own definitions of their marriage that conform to traditional views, regardless of the reality of these marriages. Those couples who explicitly reject legal marriage assert that flexibility in determining the

meaning of their unions and in establishing the rights and obligations of each partner may only be achieved <u>outside</u> of legal marriage. That is, for these couples, true innovation in fashioning intimate dyadic relationships can only occur through rejection of legal marriage.

In a sense, these informally married couples are supporting the larger society's views of what legal marriage means, because they are asserting that egalitarianism and other supposed benefits of innovation cannot be found in legal marriage. These couples are likely assigning too much influence to our legal system. They appear to believe that a marriage license changes the attitudes and behaviors of couples, rather than believing that attitudes and behaviors predict who will marry and who will not. These informally married couples may be challenging legal marriage as the ultimate way of coupling, but they are not challenging the social meaning of legal marriage. Indeed, legally married couples are challenging the traditional definition of marriage by striving for egalitarianism, reversing gender roles, remaining childfree, and other arrangements.

Another major cost of innovation is the lack of support informally married couples experience for their choices. The social devaluation of informal marriage on the macro-level is well-known, as evidenced by the political debates surrounding this arrangement (Scanzoni, 1995). But even on the micro-level, most of the informally married couples in our sample are punished for their choice to be innovative. More specifically, most of the couples in our sample experienced either indifference or negativity from other family members, friends and co-workers when informing them of their decision to cohabit. Also, anticipating a lack of support, most of these couples have not even bothered to inform others of their Domestic Partnership certificate. For those couples who are planning to legally marry, ignoring

their certificates may not be problematic, mainly because obtaining them is merely part of a process leading to legal marriage. That is, the couple does not attach much meaning to their own certificate: legal marriage is most important, and is their ultimate goal. For those couples who have rejected legal marriage, and for whom the Domestic Partnership certificate represents their final status as a couple and is the only form of licensing the union, minimizing its significance is problematic. For these couples, licensed informal marriage is a parallel form of legal marriage: they have reached their ultimate goal. These innovators who have not discussed their certificates with other family members and friends have made a conscious decision to not inform them that they are "essentially married." The result of choosing to not inform others of their status is that their relationships are not culturally valued in the same way as are legal marriages. More specifically, the unions of these innovators are assumed to lack both the expectation of permanence and high levels of commitment that legally married couples are assumed to share. This devaluation of arrangements that do not include the legal bond of marriage, and innovators' hesitation to struggle for recognition of the value of their unions to outsiders, maintains the cultural aura of legal marriage.

The cultural aura that legal marriage enjoys is particularly evident if children are an issue. Even among the innovators, the society-wide bias that legal marriage is the best place in which to rear children is alive and well. Only two licensed couples in our sample have children outside of marriage, and only one couple explicitly chose this arrangement. All of the other couples in our sample who believe that they may have children assert that they would legally marry before the children are born. Indeed, most of the truly innovative couples (those who do not define licensing their relationships as an event leading to legal marriage) are either too old to have

children together, or plan to not have children. By planning on not having children, the struggle to be innovative becomes easier. That is, planning on not having children more readily permits innovation. Couples who either plan on having children or consider it a possibility are more heavily influenced by the society-wide bias that parents must be married, as couples who plan on not having children will not be subjected to criticism for rearing them outside of marriage. For couples planning on having children, then, innovation is a greater struggle.

These results indicate that the cultural aura of legal marriage, while certainly valued by most of society as being the best way of fashioning intimate dyadic relationships, is slowly being challenged largely by couples who plan on not having children. That is, they are redefining legal marriage as being an institution more for the benefit of children than for the benefit of adults. Today, most people believe that legal marriage is socially necessary for adults to fully participate in society, and is also socially necessary for parenting. Increasingly, however, the necessity of marriage for adults is being challenged, although its necessity for parenting remains strong. While innovative couples are at the forefront of challenging the importance of legal marriage for intimacy, they for the most part support and contribute to the aura of marriage if children are present or expected by legally marrying themselves.

Other individuals, however, are challenging the social necessity of legal marriage for parenting. More children are being born outside of marriage. In 1980, approximately eighteen percent of all births were to unmarried women. In 1992, thirty percent of all births were to unmarried women (U. S. Bureau of the Census, 1995, Table 95). Although the proportion of births to single women has increased, the proportion among teenage women has

decreased: from approximately sixteen percent in 1980 to thirteen percent in 1992.

Similar to the informally married couples, there appears to be "degrees of innovation" with regard to parenting outside of legal marriage. First, researchers have found that the vast majority of teenage pregnancies are unintended (e.g., Hardy, Duggan, Masnyk, and Pearson, 1989; Trussell, 1988). While they have offered several explanations for the high rates of accidental pregnancies among teenagers (including that women are concerned with being defined as promiscuous of they prepare for sex by practicing contraception; Trussell, 1988), most important for our purposes is that these teenagers are not struggling to be innovative. Indeed, they are increasingly conforming to tradition, as the lower rate of teenage pregnancies suggests.

The increasing birthrate among unmarried women combined with the decreasing teen birthrate indicates that pregnancy outside of legal marriage is becoming more common among older women. These women are making a choice to bear children outside of marriage (Kornfein, Weisner, and Martin, 1979). They tend to be established in their careers, and are better able to support their children. Also, some are in committed relationships, and have chosen to struggle with innovation in fashioning their intimate dyadic relationships. That is, they reject legal marriage, but not heterosexual intimacy, and they do desire children (Harry and JoAnne from the qualitative component are an example of a couple in this situation). According to Kornfein and colleagues, other older single women are not involved in committed relationships, and do not perceive any prospects. However, they do desire children. These women appear to have delayed childbearing--possibly to establish themselves in their careers, but also possibly because they were looking for an appropriate person with whom to develop a more or less

permanent relationship. When a committed relationship did not materialize, and with these women aging (which makes the possibility of pregnancy increasingly difficult), they planned to become pregnant. These women do not believe that they must forgo parenthood simply because they are not involved in committed heterosexual relationships.

These women, then, are struggling to be innovative in fashioning parenthood. Some women, like JoAnne, are being innovative with regard to both coupling and parenthood (recall from the qualitative results, however, that this pattern is atypical). Other women--those who have not found men with whom to develop a lasting relationship--reject the notion that they must forgo parenthood as well.

The cultural aura of legal marriage for parenting remains, despite the increasing birthrate of unmarried women. Most couples do subscribe to the belief that marriage is the best place in which to rear children. Also, most teenage parents have children by accident (though many mothers are choosing to raise them). It appears that pregnancy was not desired, but since it has occurred, many of these young women choose to keep their babies. And, while most older women are indeed choosing to have children outside of marriage, and actively pursue pregnancy, most are doing so as a last-minute attempt to have children. Future research should explore the extent to which older unmarried women who are contemplating pregnancy would prefer legal marriage first, but have no prospects. In short, legal marriage is still preferred by <u>couples</u> who want children. Largely, only the acceptability of <u>individuals</u> who want children is being challenged by these unmarried women.

Recall from the introduction of this manuscript our discussion of Lerke Gravenhorst's (1988) term "erotic friendship." This concept stresses that the

emotional quality of relationships is more important than their legal status. For example, instead of assuming that the relationships of legally married couples are somehow "better" than those of non-legal couples, simply because they share a legal tie, we should examine other qualities of unions in exploring the partners' intimate experiences. Instead of emphasizing commonality in experience (e.g., couples experience legal marriage similarly simply because they are legal), we should examine how partners and couples cope with everyday challenges. Thus, by employing the term "erotic friendship," we can see how licensed informal marriage is for some couples a parallel of legal marriage, while for other couples it is merely a stage towards marriage. That is, we are able to explore the varying experiences of couples who share the same legal and residential status. By employing the notion erotic friendships, we reject rigid definitions of how couples in a particular arrangement experience intimacy. And, by exploring partners' subjective accounts of their experiences, we are able to examine how they struggle to improve their circumstances. In short, the term "erotic friendship" not only rejects value judgments of unions based on their legal status; it also encourages the perspective that unions which share particular characteristics are highly differentiated and open to change based on the degree to which the partners retain flexibility and attempt to exert control.

While this research has answered many previously unasked questions concerning the unions of the informally married, much work remains. First, we must develop testable concepts of me-ness and we-ness (Scanzoni, 1995). These results indicate that striking a balance between autonomy and belonging may be the greatest benefit of innovation. Indeed, other researchers (e.g., Bernard, 1972; Scanzoni, 1995) argue that sacrificing me-ness for the sake of we-ness may be the greatest cost of legal marriage,

particularly for women. To obtain further support for the assertion that a balance between me-ness and we-ness is the greatest benefit of innovation, we must develop measures of these concepts.

Having operationalized some preliminary measures, we must then compare the arrangements of couples in various unions, and refine our measures accordingly. We must examine not only how successful innovative couples (licensed and otherwise) are in striking a balance between me-ness and we-ness (Scanzoni, 1995), but we must also compare their arrangements to what couples in other union types experience. More specifically, we must assess the extent to which innovative couples are successful in achieving a balance between me-ness and we-ness, and also how much importance legally married couples and standard cohabitors place on me-ness versus we-ness compared to the informally married.

While striking a balance between me-ness and we-ness (Scanzoni, 1995) may be the greatest benefit of innovation, what happens when children are present? Our results suggest that many innovative couples return to tradition and legally marry, thereby rejecting innovation. We need to explore how the balance between me-ness and we-ness changes among innovative couples who marry upon having children, and among those who continue to avoid or reject legal marriage after having children. Does the presence of children result in their relationships becoming more similar to legal marriage, in that women in particular sacrifice me-ness for the sake of we-ness? Or are innovative couples who continue to reject legal marriage on the cutting-edge of legitimizing more egalitarian ways of parenting--ways that allow mothers as well as fathers some autonomy? Also, how do these arrangements affect children? If we discover that children also benefit from innovation by being reared in an environment where both autonomy and bonding are valued, then

the cultural aura of marriage will be completely challenged. Certainly, children can learn the value of both autonomy and bonding within legal marriage. However, because the gender roles of partners in informal marriages are ill-defined compared to those of spouses in legal marriages, and although many legally married couples are struggling to redefine their roles (with very minor success, if any at all; see Hochschild with Machung (1989) for a discussion of this issue as it relates to housework), informal marriage may hold the most promise in this regard. That is, on average, informally married couples who have rejected legal marriage in order to obtain a better balance between autonomy and bonding may be more successful in imparting the benefits of this balance to their children than would be legally married couples on average. Again, future research must explore this issue.

We must reiterate, however, that even the most innovative couples currently define legal marriage as the best setting in which to rear children. Therefore, marriage continues to be the ultimate goal of coupling, if for no other reason than to protect the interests of anticipated or present children. If marriage becomes no longer defined as being socially necessary for children, then the final vestige of the cultural aura of marriage will begin to erode.

Thus far, our research suggests three major implications for future work. First, much more work is needed to operationalize measures of autonomy and bonding, and to determine the extent to which innovative couples are successful in striking a balance between the two, compared to non-innovative couples. Second, we need to explore the extent to which this balance is maintained among innovative couples who have children. Third, we need to determine if innovation is beneficial to children. If it is, we must

explore the degree to which the cultural aura of legal marriage as the best intimate dyadic arrangement will continue.

Our research uncovered one other issue which requires further study. Recall from the qualitative component that two couples rejected legal marriage out of respect for their homosexual friends who are denied the option of legal marriage. Other respondents have homosexual friends who, in contrast to their heterosexual friends, were very supportive of heterosexual licensed informal marriage. This is the first study to our knowledge that has found homosexual support for heterosexual informal marriage. Also, no studies to our knowledge have explored heterosexual rejection of legal marriage due to the illegality of homosexual marriage. Future studies should examine both homosexual support for heterosexual innovation, and heterosexual support (which may include the rejection of legal marriage) for homosexual intimate dyads.

In conclusion, while informal marriage may become increasingly popular, and may increasingly challenge the cultural aura of legal marriage as being the best way to couple (and the only evidence in this study to support this assertion is the development of Domestic Partnership Ordinances, which is a public policy response to changing behaviors), it does not appear that the aura of legal marriage as being the best way to parent will be significantly challenged anytime soon. However, if the benefits of innovation--namely, striking a balance between me-ness and we-ness (Scanzoni, 1995), in addition to other benefits not yet discovered which are not tapped by traditional measures of relationship dynamics--obtain empirical support and receive the attention of the popular media, then the cultural aura of legal marriage, for both coupling and for parenting, will further erode. In turn, public policy may be implemented that reflects the diversity in intimate relationships, and

does not punish couples (with and without children) who choose to struggle with innovation. Indeed, Domestic Partnership Ordinances are already a step in that direction.

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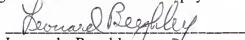
BIOGRAPHICAL SKETCH

Marion C. Willetts was born and reared outside of Philadelphia, Pennsylvania. She received a bachelor's degree in sociology from Gettysburg College in December, 1988, and a master's degree in sociology from the University of Virginia in May, 1991. She was then employed for two years as a research assistant at an educational testing service in Philadelphia. She returned to graduate school in 1993 to pursue a Ph.D. degree in sociology, at the University of Florida. While working on her dissertation, Ms. Willetts was employed as a project director at an opinion research firm in Houston, Texas. In August, 1997, Ms. Willetts begins as an Assistant Professor of Sociology at Keene State College in New Hampshire.
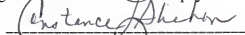
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